"All the News That's Fit to Print."

The New York Times.

THE WEATHER.
Rain or snow to-day and Friday; colder by Friday night; wind southerly.

VOL. LX...NO. 19,332. * * * NEW YORK, THURSDAY, DECEMBER 29, 1910.—SIXTEEN PAGES. ONE CENT In Greater New York, Jersey City, and Newark. { Elsewhere, TWO CENTS.

ROBIN HIDING HERE IN JEROME'S CUSTODY

Ex-District Attorney Ready to Surrender Banker Ousted from MacDonald's Sanitarium.

HOPE FOR THE DEPOSITORS

Northern Bank Patrons Not Expected to Lose — Washington Savings Bank Staves Off a Run.

Joseph G. Robin, the financier and banker whose borrowings and manipulations of securities shut the doors of the Northern Bank of New York and its nine branches, and prompted the Washington Savings Bank in Columbus Circle to adopt measures for preventing a run, is hiding in this city, with only his attorney, ex-District Attorney William Travers Jerome, and a few others knowing where he is.

The Washington Savings Bank in Columbus Circle, of which Robin is President, enforced yesterday against its depositors the sixty-day notice rule on all withdrawals. The State Banking Department is examining the books, but this, it was explained, was merely the regular examination, and that the department had nothing to do with the curb placed on the depositors' anxiety to get their money.

The chances of the depositors of the Northern Bank recovering all their money were declared to be good by James P. Gifford, counsel for the bank. He said that the quick assets alone would pay 66 per cent. of their claims, and that, he thought the other securities not not easily negotiable would also turn out to be valuable.

Detectives' Vain Hunt.

Detectives from the Central Office and District Attorney Whitman's staff hunted in vain all day for Robin and his sister, Dr. Louise G. Robinovitch. The much-wanted banker was turned out of Dr. Carlos F. MacDonald's Central Valley (N. Y.) Sanitarium in the morning, and from that point the man-hunt began.

The sleuths were as far away from a capture as ever last night, when Mr. Jerome called up Mr. Whitman to inform him that he had been retained by Robin's friends to defend the banker's interests.

Mr. Jerome said he knew where Robin was, and gave the District Attorney to understand in a general way the banker's retreat. He said further that he was ready to produce Robin at the District Attorney's office in less than half an hour if Mr. Whitman wanted him. The District Attorney decided that he would not need Robin until after he had laid the mass of evidence against him before the Grand Jury, and until that time he would permit him to remain in his counsel's custody on Mr. Jerome's assurance that Robin would be produced when wanted. Mr. Whitman would not admit that he himself knew where the banker was hiding, but said that he had "a good general idea." He said he was fully satisfied to rely on Mr. Jerome's promise to bring him forth when he was needed.

Three men, one of whom was Mr. Jerome, Robin's counsel, and another who was said to resemble Robin himself, were at Delmonico's for several hours last night. Employes of the house were authority for the information. Inquiries for Mr. Jerome met with the response that he had left.

It was learned as a certainty last night that the Grand Jury will be asked to indict Robin on a charge of grand larceny.

Plenty of Evidence.

Mr. Whitman expects to be ready for Robin late next Tuesday or as soon after that day as the Grand Jury can get through with the "barrel of evidence," to use District Attorney Whitman's own words, which he will lay before that body. It is also understood that Mr. Whitman's report to the Grand Jury will involve several other persons connected with the Northern Bank almost as closely as Robin himself, and he will ask also for their indictment.

It was District Attorney Whitman's first purpose, it was said, to lay the facts he had found out about Robin and others in the Northern Bank before the present Grand Jury. On second thought, however, he decided that this Grand Jury, which goes out of existence in three days, would probably be unable to get through with the work and he therefore deferred the case until the new Grand Jury is sworn in on Tuesday.

There are three places in town, excluding the hotels, where Robin may have spent last night. These are 19 Gramercy Park, his own home; 28 West 126th Street, the home of his sister, who has been standing by him in his present trouble, and the home of Mrs. P. C. Eckhardt, a kinswoman of Robin's, at 567 West 184th Street.

At the first two of these places it was stoutly denied all day that he had been seen at either, but no affirmation or denial could be obtained from the West 184th Street house, where lives Miss Louise G. Eckhardt, Robin's sister or niece, who was also his secretary in the offices of the Bankers Realty Security Company and the Fidelity Improvement Company. This house was about the only place to which he might have gone which was not watched at some part of the day, for it was not known until last night that Miss Eckhardt, who had been Robin's secretary and head of the office's stenographic force, was a connection of the banker's.

At the office of one of Robin's concerns it was said yesterday that Miss Eckhardt was Robin's sister, and this was the first time, apparently, it had become publicly known that he had any other sister than Dr Robinovitch, on whose affidavit he was committed to Dr. MacDonald's sanitarium at Central Valley, N. Y.

A Central Office detective kept a close watch on Robin's house in Gramercy Park until noon yesterday and was then called off. Another detective was detailed at the request of District Attorney Whitman to watch Dr. Robinovitch's house in West 126th Street, but last night he, too, had been removed, in accordance, it was thought, with the District Attorney's expressed willingness to leave the production of Robin to Mr. Jerome.

Wouldn't Keep Robin There.

Robin and his sister spent only one night in Dr. MacDonald's sanitarium at Central Valley. As soon as Dr. MacDonald read in the afternoon newspapers on Tuesday that the Robin who had caused the closing of the Northern Bank was the same who had been admitted to his sanitarium he took the first train for Central Valley.

The first thing he did on arrival was to put Robin through a test as to his san-

Continued on Page 2.

DEWEY'S WINES FOR NEW YEAR'S Champagnes, Wines or Grape Juice. H. T. DEWEY & SONS CO., 138 Fulton St., N. Y. —Adv.

ALDRICH IN RUBBER MERGER.

In Combination to Control Malayan Product, Says P. G. Grimes.

Special to The New York Times.

SAN FRANCISCO, Dec. 28.—Peter Gordon Grimes of the Straits Settlements, is here from the Orient, and declares that Senator Nelson Aldrich has just made a merger of four of the largest rubber plantations in Malaysia. Grimes declares that as a stockholder in these four companies he proposes to bring suits in British courts to quash the merger.

"These four companies," said Grimes to-day, "produce 14 per cent. of the world's supply of crude rubber, and they have been taken over by the Continental, which is Aldrich's company. If this company gets control of the rubber of the Malay States, which produces nearly half of the world's supply, the trust will be ready to break the European market and cripple the Belgian companies, which get their rubber from the Congo.

"Control of the price will be possible on account of the high American tariff; the trust will get a high price in the United States, and will be able to sell so cheaply in Europe that the European companies will not be able to compete with it. Rubber goods are high in the United States, like watches and agricultural machinery, and are sent to Europe and sold 20 per cent. cheaper in spite the cost of shipment."

WASHINGTON, Dec. 28.—Nothing is known here of any special efforts on the part of Mr. Aldrich to control the rubber industry in the Malay Peninsula. He is a Director in the Intercolonial Rubber Company, generally supposed to control the output of raw rubber in the Congo, and all over the world.

He also owns $34,000 of stock in the United States Rubber Company, though he plays no active part in its management. It is suggested that the report of a trust for the control of the Malayan ouput may have arisen simply from a move of the Intercolonial Rubber Company in that direction.

JERSEY TRIES PERKINS PLAN.

Public Service Corporation to Take Up Pension System He Founded.

The Public Service Corporation of New Jersey, for which J. P. Morgan & Co. have acted as bankers in the sale of securities, announced yesterday a pension and sick and disability benefit plan fashioned on a plan adopted by the International Harvester Company at the instance of George W. Perkins. This is the latest of several adaptations by other companies of the plans for the benefit of employes established by the United States Steel Corporation and the International Harvester Company, in both of which Mr. Perkins took a leading part.

About 10,000 men will benefit by this plan. The expenses will be borne entirely by the company and its subsidiaries, the men in no case being asked to contribute any portion of their wages. The cost to the company is estimated at $50,000 for the first year, increasing to a larger sum in later years. Provision is made for pensions of not less than $240 a year, based on the wages or salary earned. Sick or accident benefits of $1 a day for not more than ninety days in a year will be paid, and $300 insurance will be paid on the death of an employe.

Under the pension plan employes of the company may retire at 35 after 25 years of service, and at 70, after 20 years of service. Retirement will be compulsory. The administration of the funds will be in the hands of a Welfare Committee, of which the Second Vice President of the Public Service Corporation will be Chairman, the other members of the committee being the President, the Treasurer, and the general claim agent of the company.

LIKED THE CADETS BETTER.

Montana Girls Met President, but Had Eyes Only for Gray Uniforms.

Special to The New York Times.

WASHINGTON, Dec. 28.—Senator Carter escorted a bevy of beautiful Montana girls to the Executive offices to-day to see the President. While waiting in the corridor Senator Dick of Ohio came in leading a squad of West Point cadets in long gray overcoats. They, too, found corners and sat down also to wait.

There were several parties ahead of them, and it was dreary waiting. The cadets looked across through the corridor at the girls, and the girls now and then looked at the cadets. The Senators promptly sensed the situation and advanced toward each other.

"Senator," said Dick, "my boys would like to meet your girls."

"Bring them over, bring them over," said smiling Carter.

When an usher announced that the President was ready to meet all comers the Senators had a lively time segregating their charges and getting them into line.

"Well, aren't you glad you met him?" Senator Carter asked one of the seminary maids, as they emerged from the President's private office.

"Indeed I am," she replied. "I wouldn't have missed the chance for anything. Isn't he perfectly adorable in that gray uniform?"

"I meant the President," explained the Senator.

"Did you?" the maid commented, quite unperturbed. "Mr. Taft is very pleasant. How much does he weigh?"

The Senator changed the subject. Then he mopped his brow. Senator Dick mopped his. Then they shook hands and led their charges away—in different directions.

LUNATIC HEIR TO $200,000.

Inmate of St. Elizabeth's Inherits Estate of Washington Druggist.

Special to The New York Times.

WASHINGTON, Dec. 28.—Frank Healy, for seventeen years an inmate of St. Elizabeth's, the Government hospital for the insane, is heir to an estate worth $200,000 by the death of his brother, James A. Healy, a druggist of this city.

A friend of the brothers visited the asylum to-day and told the news of the death of Dr. Healy to his brother, but the latter gave no sign that he understood what was said to him.

Healy was committed to the asylum as an indigent insane patient on April 24, 1893. Dr. Healy was a native of Ireland, had never married, and lived a hermit's life. He died on Christmas Day of apoplexy. He owned twenty-eight houses, principally in the section near his place of business.

After he had been taken to the hospital there were found in his room scattered among a lot of worthless papers twenty-five United States Government bonds of the par value of $1,000 each, and sixty bonds of the Capital Traction Company of the par value of $300 each.

Mr. L. H. Van Cleft announces that he [illegible] Cadillac Restaurant, Times Square, N. Y. [illegible] automobile room.—Adv.

TAFT IS SETTING UP HIS OWN POLICIES

Abandoning Roosevelt Scheme of Much Legislation for Enforcement of Present Laws.

JAIL FOR RICH OFFENDERS

Departure from Civil Suits to Cure Trust Evils—Economy Also Figures Largely in His Work.

Special to The New York Times.

WASHINGTON, Dec. 28.—Since the beginning of the Taft Administration the President's friends and enemies alike have been looking for some striking keynote that would distinguish his term from those of other Executives. The developments of the past few months, notably of the past few days, seem to give at last a definite complexion to the Taft régime —something that in its distinctive field may attach to the term "Taft policies" or 'Taft methods" a meaning as generally understood as "Rooseveltism." It need not be pointed out that this meaning will be quite different from that given to the latter, and that it will be much discussed in the Summer of 1912.

Mr. Taft has tried leading Congress to a wholesale program of legislation, and the verdict of the country was that he failed lamentably. The same thing happened in his rather vague efforts at playing politics. No one has recognized this more clearly than Mr. Taft himself, and, in fairness it must be said, no one was more reluctantly led into political manoeuvres and efforts to influence the action of Congress. He has now reached the point where he is going his own way, and the stride he has set himself indicates a determination to let his régime stand or fall on its administrative record pure and simple.

His term, if it is anything, will be a term of administration, not of experimental legislation in new fields of governmental activity. The most important centre of Mr. Taft's new activity is the Department of Justice. There has been evidence of extraordinary activity in that department, and more and more has this activity taken the direction of criminal prosecution of trusts and trust Directors. This is in striking contrast to the Roosevelt Administration, when civil suits were the rule, and when more attention was paid to the enactment of legislation than to securing convictions under it.

Seeks Personal Convictions.

Mr. Taft is bent on securing personal convictions. Only yesterday a civil suit against the Beef Trust, in which strong evidence had already been prepared, was dropped by the Government for the simple reason that the investigation had reached the point where the Government believed it could make out a criminal case against the trust magnates personally. At the same time the Department of Justice is preparing a civil bill for the dissolution of the Electrical Trust, conferences being in progress looking to criminal action against a list of men whose standing is best indicated by stating that the names are headed by that of J. Pierpont Morgan. Likewise, the Administration forces, under the Attorney General, are prepared to go to extreme lengths against the officials of the Glass Trust, because, after pleading non-contendre, and thereby securing nominal fines, they openly charged this fine to the expenses of the trust and docked their employes to make up the deficit.

To prevent evasions of this sort the Administration has at last decided that no easy methods will suffice. The offending trust officials will be punished in person, and not through the pockets of their employes. If the Attorney General has his way—and this means Mr. Taft—offending trust officials will get a new outlook on Government prosecutions through the bars of the penitentiary.

How popular such a crusade will be cannot be overestimated. The popularity of it may be slow in coming, for Mr. Taft's methods are slow, but he seems bent on laying a foundation for the public esteem.

Wickersham No Wall Street Ally.

The history of the gradual change in the public estimate of Mr. Taft's term of office is an interesting one. Possibly this change would have come sooner if he had not at first so resolutely advertised himself as Mr. Roosevelt's successor and disciple. The first sign that he had wrongly characterized himself brought forth a roar of disapproval that at once placed Mr. Taft entirely in the category of being a friend of the interests, and his every act was construed in that light.

His Attorney General, Mr. Wickersham, was particularly singled out for this sort of opprobrium, and it was in regard to Mr. Wickersham that the change in public sentiment can most clearly be seen. When he assumed office he found the Department of Justice loaded down with cases from the Roosevelt days. These cases he decided had been entered into unadvisedly and without due grounds, and at once dropped them. That raised the cry that he was afraid to prosecute his friends, and talk of "Wall Street's representative in the Cabinet" increased.

But Mr. Wickersham's friends in Wall Street have long since been the leaders in the outcry against him. They undoubtedly expected to find him a friend, but the most they have found is that he has used his knowledge of their business to run their business to earth. Among the Roosevelt cases that Mr. Wickersham dropped was a previous one against the beef packers. He withdrew from it on the ground that evidence was insufficient, but in a letter to Mr. Morris of the Nelson Morris Packing Company he warned them that he would keep them under sharp supervision. The result of that supervision is yesterday's developments in Chicago.

It remains to be seen how the prosecutions, above outlined, pan out. If convictions are secured and sentences imposed, it is difficult to see how Mr. Taft can fail of the united support of his party. What will be his hold on the country at large is a different question, the answer to which seems to rest largely with the Democrats in Congress. The Democratic leaders are evidently eager to prevent the President from having all credit for improvements in public administration by getting their party in line for action on its own initiative. But the party ranks are largely filled with new recruits, and party discipline is weak. This session will give a good indication of coming events. The next session will probably tell the whole story of the coming campaign in 1912.

Economies May Aid Taft.

In other directions Mr. Taft is gradually taking the strength out of the cry against Republican extravagance by encouraging a rigid economy in every department. Mr. Hitchcock has reduced the deficit of the Post Office Department by many millions and expects to see it disappear next year. Mr. MacVeagh in the Treasury Department has cleared the rolls of 400 inefficient or unnecessary clerks without weakening his working force. Hence in economical administration as well as in criminal prosecutions Mr. Taft is following a policy not undertaken by his predecessor.

At the outset of Mr. Taft's Administration it looked as if he were trying the rather hopeless plan of rivaling Mr. Roosevelt in his own chosen fields. But his last message to Congress showed clearly that he has come to think that the country has cut grass enough and that it is now time to gather hay. He has declared against further radical legislation, and now is seeking to justify his inactiv-

Continued on Page 2.

For Xmas make your grapefruit or desserts delicious with flavor of ANGOSTURA BITTERS, the world-renowned appetizer. Refuse substitutes. —Adv.

TAFTS RECONSTRUCTING WASHINGTON SOCIETY.

Altered conditions bring about radical changes in the social and official life. Read about it in

NEXT SUNDAY'S TIMES.

AMERICANS WHIPPED BY HONDURAN POLICE

They Are Flung Into Jail and Deported, Dispatch from Puerto Cortez Says.

REVOLT IS SET FOR SUNDAY

Report Among Central Americans in New Orleans Says So—Our Ships Watching Bonilla and Hornet.

NEW ORLEANS, La., Dec. 28.—A special dispatch to The Picayune from Puerto Cortez, Honduras, says that William Barber of Kentucky and two other Americans were seized by Honduran police and soldiers, thrown into jail, and brutally lashed with whips, afterward deported on the Honduran gunboat Tatumbla to Guatemalan territory and landed penniless in the forests.

According to an affidavit made by Barber and corroborated by witnesses, the dispatch states, he was taken by the police of Puerto Cortez while walking along the street and ordered to go with two other Americans, also in custody, and bury a Honduran pauper.

Refusing to do as he was told, Barber, who was foreman of a bridge gang on the Honduras Railroad, was taken to jail, surrounded by soldiers with fixed bayonets, beaten over the head with clubs, and lashed with whips, the other two Americans being treated likewise, and the three were then taken to the Tatumbla and transported to Guatemalan territory and set down in a wood without food or money.

Barber returned, according to the dispatch, to Honduras, and was arrested on a charge of refusing to bury the dead, and kept in jail twenty-five days, finally being released through the efforts of friends. The names of the other two Americans are not given.

Sunday, morning, Jan. 1, is the date set for the uprising against the Davila Government in Honduras by the followers of Gen. Manuel Bonilla, according to persons very close to the councils of Central American circles in New Orleans.

It is believed that both Gen. Bonilla and Gen. Lee Christmas, who disappeared from New Orleans the day after the Hornet sailed, are now on their way to Central American waters. It is said that 2,000 refugees from Honduras now in Nicaragua, togther with a large number of exiles in other countries, are ready to join Bonilla and that the army of Honduras is disaffected. Wireless messages to private persons from both Puerto Cortes and Ceiba mention no revolt so far.

WASHINGTON, Dec. 28.—The United States gunboat Yorktown has arrived at Amapala, Honduras. With the Yorktown on the Pacific side of the little republic and the Tacoma at the Atlantic port of Puerto Cortes, the coasts of Honduras are being amply watched by the American Navy for developments in the threatened revolutionary movement.

Aside from the protection of American interests the two vessels are charged with the responsibility of frustrating any attempt to violate the neutrality laws. No information, it is said, has been received by the State or Navy Departments in regard to the movements of the Hornet since her sailing from New Orleans

HUNTERS SAVE YOAKUM'S LIFE

Railroad Man Falls from Horse in Front of Peccaries He Is Pursuing.

Special to The New York Times.

GALVESTON, Texas, Dec. 28.—When the horse on which Col. B. F. Yoakum was hunting peccaries, known here as wild javelins, stumbled and threw him in front of a pack of the beasts, he thought the fall would be his last. Three cowboys riding close to him drew their revolvers, killing three of the animals and putting the other to flight. Col. Yoakum scrambled to his feet unhurt.

The peccaries are vicious and when hunted they will fight desperately until killed. They will help a wounded mate and stand by him until killed, and a hunt is always attended with danger.

The holiday hunt had been planned on an elaborate scale for Col. Yoakum, R. D. Yoakum, and James Campbell, all of the Frisco system, who are spending the holidays in Southern Texas. The game preserve of the King Ranch in the southwestern part of the State is the only place in this part of the country where the peccaries are found in large numbers. The hunt, which started Monday night, included twenty-five expert huntsmen and dead shots from the King and neighboring ranches.

SAVINGS BANKS FOR SCHOOLS

Dr. Maxwell Also Now Advocates "Equal Pay for Equal Work."

At the meeting of the Board of Education yesterday afternoon Supt. of Schools William H. Maxwell submitted his twelfth annual report, in which he made several recommendations to the board, all of which will be taken up at a later date.

Among the recommendations was one that legislation be sought to enable the board to require a small fee from evening school pupils. This fee, it was explained, should be collected either to pay for supplies consumed or else to be returned at the close of the session in case the attendance had reached a required standard.

Recommendations for improving the system of Summer schools, by establishing Summer high schools and Summer evening school in which English could be taught to foreigners, were also made.

Another recommendation was the establishment in every school in the city of a savings bank. These school savings banks were first established in Long Island City by John H. Thiry in 1885. Mr. Thiry states that there are now 8,551 school savings banks in operation, and that more than $5,000,000 has been deposited since the first bank was founded.

Other recommendations included the supplying of food at cost in all schools at noon, and organizing the teaching force on the plan of the Federal civil service, to the end that "equal pay for equal work" may be established.

AIKEN—AUGUSTA—FLORIDA. Southern's Southeastern Limited. Lv. N. Y. daily 12:25 P. M. [illegible] Southern Ry. N. Y. Offices 264 Fifth Ave., cor. 29th St.—Adv.

DIX FORCES MURPHY TO ABANDON GRADY

Up-State Democrats Aid the Governor-Elect in Keeping the Senator from Leadership.

WAGNER MAY BE CHOSEN

Young Lawyer's Record in the Legislature a Clean One—A Hard Blow for the Old Guard.

Owing to pressure brought to bear by Gov.-elect Dix and a number of prominent up-State Democrats, some of whom will sit in the upper house of the next Legislature, Tammany Leader Charles F. Murphy, it was stated on good authority yesterday, has been induced to withdraw his support for Senator Thomas F. Grady for President pro tem of the Senate. This will mean, beyond doubt, that Senator Grady will not be elected to that post of honor and influence in the Legislature.

When seen at Tammany Hall yesterday Mr. Murphy declined to discuss the report, but it comes from a source close to the inside circles of Tammany Hall and the Democratic State organization. Gov.-elect Dix, from the time of his election, has been opposed to having the "silver-tongued orator" made the majority leader of the upper house, but it looked for a long time as though the objections of Mr. Dix would go unheeded. It is not until within the last two or three days that Mr. Dix has made effective representations to the Tammany leader, who dominates the Democratic State organization and through it the Legislature. Following the exposures that were printed in THE TIMES last Sunday, objections to Grady's election from up-State Democrats have come in a perfect flood.

The Tammany leader is personally very fond of Grady, as are practically all the men who wield any influence in the affairs of Tammany Hall. It was only after Mr. Murphy had been more than usually insistent that Mr. Grady should run again that the former minority leader of the Senate consented to accept a renomination. He had announced at the end of the last session that he would not be a candidate again. "Three reasons were given at the time—his failing health, his election as head of the Fraternal Order of Eagles, which placed a heavy demand on his time, and his dislike for the new ideas that were finding their way into affairs political and legislative.

It was stated yesterday that no decision had been reached with reference to who should be majority leader of the Senate in Grady's place. The man most talked of is Robert F. Wagner, who for the last two years has been representing the Sixteenth Senatorial District. He had served for some years prior to that in the Assembly and has the necessary familiarity with legislative procedure and the work with which a majority leader is confronted, although he is no match for Senator Grady, who is regarded as one of the ablest parliamentarians in the country. Senator Wagner is a young lawyer, and his record in the Legislature is exceptionally fine.

The turning down of Senator Grady for the post of majority leader will be a heavy blow to the remnant of the Republican Old Guard that squeezed through in the last Senatorial elections. For years back its members have been in the custom of dealing with Senator Grady as minority leader. But their hopes that the bipartisan modus vivendi might be continued and that they would be the happy recipients of some crumbs falling from the Democratic table, as well as of Democratic aid in jamming through Republican measures, fall to the ground with the dropping of Grady.

It was hinted yesterday that Tammany Leader Murphy might have had in mind Grady's popularity with the Old Guard in the Republican minority when he selected him for President pro tem. The Democratic majority in the Senate, after all, is not a large one, and there was always the danger that some up-State Democrats of an independent turn of mind might balk at measures promoted by Tammany Hall, when Republican votes to offset the loss would come in very handy.

DIX IN FULL CONTROL.

Determined to Give the State a Clean Administration, His Friends Say.

Special to The New York Times.

ALBANY, Dec. 28.—Gov.-elect Dix is going to take a hand in every branch of the State Government in his efforts to uplift his party and give a clean administration. All divisions of the party have come to appreciate this by his determined stand in matters which have been settled up to this time. His message is about completed and will probably go to the printer to-morrow. Then he will have opportunity to discuss the organization of the Legislature and the appointments which must be made before Tuesday.

The question of who shall be President pro tem. of the Senate will be settled to-morrow, and from all that can be gathered it will be settled with Grady's name not considered. Those who should know do not hesitate to say that Senator Grady will not be the next President of the Senate. This has been followed by the threat by Grady's friends that Grady will resign from the Senate, to which those who stand with Dix say:

"Well, let him resign; the new Senate can get along without him."

There is some talk of John G. Saxe of New York or John F. Murtaugh of Elmira for the Presidency, but this is not likely, for both are new and inexperienced in legislation.

Also will be settled to-morrow the question of leadership of the Assembly. The contest has been spirited between James A. Foley of the Twelfth and Alfred E. Smith of the Second New York districts but the chances are largely in favor of Smith, who has served seven sessions. Foley has served only four.

Daniel D. Frisble of Schoharie, who is to be Speaker of the Assembly, and Luke McHenry of Madison, the new clerk of the Assembly, are here to-night. So is State Committeeman George H. Van Kennen of Ogdensburg, but he says his business is of a legal nature, not political.

J. G. PHELPS STOKES IN CAMP.

Socialist Leader on Father's Estate—He Has Failed Greatly.

Special to The New York Times.

SARANAC LAKE, N. Y., Dec. 28.—J. G. Phelps Stokes, who left his New York office last Friday and was reported to be too ill to work, has gone into camp for the Winter at Birch Island, in St. Regis Lake. Mrs. Stokes, formerly Rose Pastor, is with him. The Socialist leader came to the Adirondacks to take the cure. He has been failing in health for several years.

All Deerfoot Farm Sausages are made at the Farm, in Southboro, Mass. Their success is owing to choice materials and cleanliness.—Adv.

SENATOR HINMAN HURT.

Falls on Icy Sidewalk and Breaks His Collar Bone.

BINGHAMTON, N. Y., Dec. 28.—While walking to his home in this city this evening, Senator Harvey D. Hinman fell on the icy sidewalk in front of the High School Building.

He broke his collar bone on the right side.

INDORSE TAFT FOR 1912.

North Carolina Republicans Gratified by His Attitude and Services to South.

GREENSBORO, N. C., Dec. 28.—The Republican State Executive Committee, in session here to-day, adopted resolutions indorsing President Taft as a "National and not a sectional President," and pledged support for his renomination and re-election.

The resolutions invited a recognition by the South of the President's attitude to it, and called attention to his wisdom and justice in regard to abrogating the referee system and the emancipation of the party in the South from conditions and policies which have tended to retard its growth.

DYING, STOPS HIS TRAIN.

Engineer of Pittsburg Express Closes Throttle, Then Falls Unconscious.

LANCASTER, Penn., Dec. 28.—Attacked by heart disease, Engineer H. C. Beck on the Pittsburg express, which left Philadelphia at 8:40 this morning, brought his engine to a standstill at Witmer, a few miles east of this city. Then he fell unconscious.

Fireman Moore found Beck hanging out of the cab window. In another moment he would have fallen headlong to the track. The engineer was carried into an express car, and he died before the train reached this city. Beck was 62 years of age, and had been in the employ of the Pennsylvania Railroad for many years.

READY FOR FLYING AGE.

California Town's Charter Provides for Municipal Aeroplane Landings.

MODESTO, Cal., Dec. 28.—Visions of the days when men shall fly as they now ride in street cars are provided for by a provision in the new charter adopted by the citizens of Modesto.

Power is given to the city to construct and operate aviation landings as a municipal enterprise, and it is said that the clause is wide enough to enable the city fathers to conduct aerial contests and to build aviation parks.

"CENTRAL" GETTING MARRIED

Why There Are 200 New Voices on the Telephone Switchboards.

Some of those who have had difficulty with their telephone service since the Christmas season, and who have troubled to investigate the cause, learned yesterday that the marriages or approaching weddings of nearly 200 girl operators were at the bottom of it.

There are 7,000 operators in New York and already 200 more are being drilled to takes places in the service at the beginning of the year.

A new schedule of hours—eight instead of nine a day—was about to be put into effect New Year's Day. It was reported yesterday that the unexpected number of marriages would delay the inauguration of the new schedule.

HARRY S. LEHR IN HOSPITAL.

He Is Taking a Rest Cure at St. Agnes in Baltimore

BALTIMORE, Md., Dec. 28.—Harry S. Lehr is a patient at St. Agnes Hospital, where he is taking the rest cure. He went to the institution a few days ago, and expects to remain there a fortnight. Mr. Lehr came to Baltimore two or three weeks ago suffering from nervous indigestion.

His original plan was to go to Hot Springs, after spending some time with his mother in Baltimore, and his wife joined him for the purpose of making the journey. The improvement in Mr. Lehr's condition, however, was not as rapid as had been expected, and upon the advice of his physician he decided to go to St. Agnes Hospital.

FIFTEEN DOGS POISONED.

Sheepshead Bay Thinks Burglars Did It, Planning Wholesale Robberies.

No less than fifteen dogs owned by families on the Shore Road between Sixteenth and Eighteenth Avenues, Sheepshead Bay, sickened suddenly between 3 and 4 o'clock yesterday afternoon, and before 6 o'clock five of them, all valuable animals and good watchers, had died. A veterinary surgeon called in each case found that the dogs had been poisoned with strychnine.

The police of the Sheepshead Bay Station are investigating the poisonings. They say they discovered fifteen cases of poisoning all told, and that these were probably the work of burglars who planned a wholesale descent on the neighborhood as soon as the watchdogs were put out of commission. George Rogers said he saw a man and a woman drive through the street in a carriage a few hours before his dog died, and that they seemed to be throwing pieces of food out into the street.

BANKER NILES WEDS AT 76.

Announces His Marriage in London on Dec. 2 to Miss Ella Jones, 32.

Nathaniel Niles, who was Speaker of the New Jersey Assembly in 1872 and is 76 years old, arrived from Europe yesterday on the Oceanic, and made it known for the first time that he was married in London on Dec. 2. The bride was Miss Ella Capers Jones, who went to Paris to complete her education after studying at Columbia University. She is 32.

Mr. Niles is a lawyer and banker with offices at 154 Nassau Street, and lives in Madison, N. J. He has known Miss Jones for several years, and they became engaged last Summer, before she went abroad. The engagement was kept secret, and when Mr. Niles went abroad he met her in Paris. They were married at the Church of St. Clements Danes, Strand, London. A sister of the bride and Mr. and Mrs. Marston Niles were present.

Mrs. Niles is the daughter of a lawyer of Atlanta, Ga. She will continue her studies in Paris.

PINEHURST GOLF TOURNAMENTS Jan. 13 to 17th. Lv. N. Y. 1:28 P. M. Ar. Pinehurst 7:15 A. M. Seaboard Air Line. 1,183 B'way.—Adv.

KOENIGSKINDER IS WELCOMED AT OPERA

Humperdinck's Lyric Drama a Poetical Work Full of Pure Melody.

BEAUTIFUL SCENIC VIEWS

Miss Farrar, Mme. Homer, Jadlowker, and Goritz Principals in Admirable Cast—Allegory in Opera.

The King's Son	Hermann Jadlowker
The Goosegirl	Geraldine Farrar
The Fiddler	Otto Goritz
The Witch	Louise Homer
The Woodcutter	Adamo Didur
The Broommaker	Albert Reiss
Two Children	Edna Walter Lotte Engel
The Senior Councillor	Marcel Reiner
The Innkeeper	Antonio Pini-Corsi
The Innkeeper's Daughter	Florence Wickham
The Tailor	Julius Bayer
The Stablemaid	Marie Mattfeld
First Gatekeeper	Ernst Maran
Second Gatekeeper	William Hinshaw
Conductor	Alfred Hertz

For the second time this season the operatic public of New York was invited to witness the first performance of a new opera by one of the foremost of European composers, when Engelbert Humperdinck's "Königskinder" was given at the Metropolitan Opera House last evening. It was clear that the occasion was regarded as a notable one and that the new opera made a deep impression. The audience was very large, and its applause so generous as to indicate emphatically that it had received great pleasure. The composer was present—he has been in New York for several weeks watching the preparations for the production of his work—and he was called before the curtain repeatedly to acknowledge the enthusiasm that his work aroused.

The management of the Metropolitan had been generous in its provision for the new opera and had done much to insure its proper presentation. The cast was admirably fitted to it. Miss Farrar, Mr. Jadlowker, Mme. Homer, Messrs. Goritz, Reiss, and Didur had the chief parts in it, Mr. Hertz conducted, and it was evident that they all had entered into the spirit of the new work with enthusiasm and devotion, and even with affection, for it is one that may well inspire affection. The scenic pictures were unusually beautiful and the choral scenes remarkably well developed.

It is well known that this opera is the composer's refashioning of material that he used in the original form of the work, which was a play with incidental and accompanying music—a kind of art known as "melodrama." In this shape "Königskinder" had been produced in New York in German in April, 1898, in English in November, 1902. The play is by a literary lady who uses the pseudonyme of Ernst Rosmer, and who is really Frau Elsa Bernstein of Munich.

Some of the music of the original form of Mr. Humperdinck's work has been played not a little in orchestral concerts, and is not unfamiliar, and the substance of the opera, especially the themes which the composer has used extensively as "leading motives," was in part contained in the music of the melodrama. "Königskinder" however, as it is now set before the public, is a completely new product.

Miss Farrar Charming.

The performance of "Königskinder" was in almost every respect admirable, and presented Prof. Humperdinck's work in its true spirit. It showed at every point the energy and mastery of Mr. Hertz, his understanding of the composer's intentions, which came to him through personal counsel, and his zeal in carrying them out.

Miss Farrar has made one of her most charming impersonations out of the Goose Girl. She is winsome in appearance and she expresses the naïveté of the German maiden in her wistful tenderness. She is the dominating figure of the first act, in which her activity is greatest. Her singing and declamation are excellent, expressive, and full of tonal beauty and dramatic significance.

As the Prince Mr. Jadlowker is at his best in singing the music. He is sincere and intelligent in his attempt at this part, but he does not, in truth, make quite all that might be made of it as a robust and romantically impetuous dramatic figure. Mr. Goritz has a character admirably suited to him in the Minstrel, which he enacts with humor, spirit, and a genuine sincerity.

The Witch, that Mme. Homer presents, is comparatively a minor part; but the first act is much the gainer by her cooperation in it, by her admirable singing and characteristic action. Her experience in "Hänsel und Gretel" stands her in good stead. Of Messrs. Reiss and Didur as the two pusillanimous and small-minded Hellabrunners, the broommaker and the woodchopper, only excellent things are to be said.

To a dozen or so intelligent and well-trained assistants to Miss Farrar, who do a good deal in the first act, and something less, but still important, in the second, praise is to be unstintedly given. This refers to the Goose Girl's flock of geese which occupies the stage for a considerable period, and which last night did what was required of it with exemplary fidelity.

Children a Delight.

The chorus had some pretty complicated passages in the second act. It sang them well, and, moreover, gave the impression of unrest and turbulence that characterize the very plain people of Hellabrun. An especially delightful feature of "Königskinder" is contributed by the children, who swarm in the setcond act, and again appear in the third. They did beautifully what they have to do, and the choruses of children's voices were sung with spirit and plenty of tone. And there must be grateful words of commendation for little Miss Edna Walter, who is the broommaker's daughter, and who does a very significant and important bit in this act very sweetly and charmingly. She has to play a game with the Prince, and then she has to sing her childish sorrow at the harsh treatment of the royal children. Indeed, the whole climax, and, of this act, the most touching and interesting of the opera depends entirely upon her, and she did not fail in it.

The three scenes of the opera are admirably designed, especially the first and last, which are painted with true skill and appreciation of landscape art—these being the clearing in the Hella forest at the witch's hut, first smiling in Summer, then buried in Winter snow, with distant mountains gleaming through the trees.

Brilliant Audience.

The audience was earlier in arriving than that which had greeted "The Girl" on its first performance, and by 8:15, when Alfred Hertz appeared at the conductor's desk, nearly all the seats were taken except those in the boxes, which later were filled. The audience in the end became one of the most brilliant which had ever gathered in the house.

The auditorium was decorated with German and American flags, and there were again special souvenir programmes, bearing on their covers portraits of Messrs. Gatti-Casazza, Humperdinck, and Alfred Hertz.

The spectators played a much smaller part in this performance than [illegible] in the earlier one, but there were a few seats for sale on the sidewalk even at 8 o'clock. Treasurer John Brown had taken none of the precautions which he had instituted at the earlier opening to prevent people from buying seats of speculators.

Twelve Curtain Calls.

After the first act there were twelve curtain calls. The first three were taken by the singers who appear in this act, including Miss Farrar, Mr. Jadlowker, Mrs. Homer, and Mr. Goritz. At the fourth call Miss Farrar brought out one of the geese with her. At the fifth call Humperdinck appeared. At the seventh Alfred Hertz was brought out. There was a shower of bouquets on all the principals at various calls. At the eighth call, however, Miss Farrar received a wreath of such dimensions that she promptly put her head through it and bore it away on her shoulders. The ninth call Humperdinck took alone. Three more calls followed these.

Wreath for Composer.

After the second act there were again twelve calls. The first two the principals took. Humperdinck appeared on the third. At the fifth call Signor Gatti-Casazza came out and presented the composer with a silver wreath, the gift of the directors of the house. The sixth call was taken by Humperdinck and Alfred Hertz, at the seventh call the composer was presented with a large wreath and a basket of flowers, at the eighth call Humperdinck brought out little Edna Walter, the child to whom is entrusted the end of the second act. There were four more calls.

STORY OF "KOENIGSKINDER."

Tells Poetically of a People Waiting Eagerly for a Ruler.

The new opera has nothing that is sensational. It is not likely to create public excitement by any qualities of novelty or of daring, either in its subject or its treatment. But it is a work of great and obvious beauty, of poetic and ideal atmosphere, of a truly musical essence. It requires no effort on the part of its listeners to understand the composer's thought, or the processes by which he has developed it. It meets its public half way, or more than half way, by its ingratiating and appealing nature. The composer of "Königskinder" is still the composer of "Hänsel und Gretel," but the amiable qualities of that work are raised to a far higher power in the newer. "Königskinder" has the same roots pushed deeply into the sound and fertile soil of the German folk song and the German folk tale. Its poetry and idealism, its sentiment and tenderness, flow directly from the springs of the essential German spirit. There is a similar relation in it to the art of Wagner.

These are points of contact between "Königskinder" and "Hänsel und Gretel" that betray the same hand, the same artistic point of view, the same source of melodic inspiration. Their kinship is unquestionable. Yet let none imagine that in his latest opera Mr. Humperdinck has in any way repeated his earlier, either in design or in execution. It is, indeed, far removed from it, and far beyond it.

"Königskinder" is in no respect a fairy story for children, but one for their elders; an allegory of tragic and even pessimistic import, full of symbolical representations of some of the deeper lessons of life, and telling, first and foremost, the story of stories, that of a people long waiting eagerly for a ruler and leader, and finally rejecting him with scorn because he comes without the glory and splendor of a king. Simple in its outline and with all the outward form of a legend, it is yet full of an inner significance that cannot be missed: of the beauty of service and the requirements of faith and self-sacrifice. There are poetical imagination, romance, tenderness in its presentation. It is, in truth, something that will "ask some tears in the true performance of it." There are as well humor, irony, some drastic representation of German burgess philistinism.

Held by the Witch's Spells.

The Goosegirl is held by the witch's spells and lives with her in the forest of Hella, where she tends her flock. The wandering Prince, who has left the confinement of his father's court for a freer life, comes through the wood where none have ever dared to go before and finds her. They love, and he will take her with him forth into the world; but she cannot break the witch's ban. So the Prince leaves her in anger because she does not follow him though he has offered her his golden crown and throws it at her feet. The minstrel comes—the representative of the poet's intuition and sympathy—the uninvited companion of the broommaker and the woodchopper, who have been sent by the burghers of Hellabrun to ask the witch where they may find a ruler of Dingly lineage, man or woman. She tells them that when next day the people are gathered for the Hellafest, the first person who enters the city gate after the stroke of noon should be their ruler. When the minstrel has chased away these mean and cowardly dullards to take their message to those who sent them, he speaks to the Goosegirl. The witch reveals that she was begotten of the hangman's daughter and his servant; but the minstrel acclaims her as of right royal blood, through their love and suffering. She takes the crown the Prince has left her and prays for a token of her deliverance—and a star falls from heaven into the lily that blooms by the door of the hut. She is free; and makes her escape into the world.

In the second act there is the square within the city gate of Hellabrun. The Prince is there—he has had to enter service with the innkeeper as a swineherd; for he has thrown away his crown and, if he stays, must take what ever employment he can find. He is about to make his escape and return to his father's home when the wreath that he wrested from the Goosegirl whispers to him to stay, to serve, to make himself worthy of Kingship. The people gather for the festival—a noisy, vulgar rabble. They buffet and abuse the swineherd Prince; and as they are hustling him, the clock strikes noon. All stand breathless with expectation; and at the twelfth stroke the great gates swing open—and there, bathed in the sunlight, stands the Goosegirl surrounded by her flock of geese and with the Prince's golden crown upon her head. She enters, followed by the faithful minstrel. The Prince embraces her. The people turn upon her in rage and disappointment and the Prince springs up with drawn sword, declaring that they shall not touch the Queen. The rabble are the more infuriated, and all join to chase them from the city—all but the broommaker's little daughter. She turns back and, kneeling in the empty square, sobs bitterly: for she—she alone—has recognized the Children of Kings. She stands in the gateway, looking longingly after the despised couple, as the curtain falls upon a scene infinitely touching.

It is Winter at the witch's hut in the last act, and snow covers the gloomy landscape, which in the first act was so smiling. The minstrel is there seeking the royal pair. He has been broken on the wheel by the wrathful burghers for his part in the mission to the witch, who has been burned at the stake. The woodchopper and the broommaker have been exiled; they, too, come, brought by the children, who also believe in the King's son and the Goosegirl, and are seeking them. They look in vain and go further; the broommaker and the woodchopper take refuge in the witch's hut. When they have gone, come the ill-fated pair, the Goosegirl in the Prince's arms; they are footsore and hungry. He gives the woodchopper his crown for a loaf of bread, but it is poisoned bread left by the witch. When the minstrel and the children return they find them dead in each other's arms. The minstrel sings them a farewell, and the children bear them away on a bier.

More Than an Allegory.

For a full understanding of many points in this allegory, a close and reflective reading of the text is necessary; even the most lucid declamation of it upon the stage would not suffice to make it all clear. But, fortunately, "Königskinder" is more than an allegory. It stands upon something more than its symbolism. It is a dramatic composition, that suffices by itself, and its dramatic interest, through the interplay of human passions, emotions, and suffering as revealed in action; through the imagination and charm that suffuse it. This is necessarily its justification as a piece for the stage. Symbolism, unless it be implied in a libretto full of action, with incidents that make their appeal to the imagination, the heart, the intelligence of the listeners, is not in itself appropriate for the stage. The drama of "Königskinder" has action and it has human interest. Its personages are of flesh and blood. They have character, they have volition, they have humanity, and they touch the sympathies and arouse the interest by what they are and what they do.

There are defects in the book. There is too much that is explained, not by action, but by the words of the characters. All that happens in the first act is not clear to the spectator. This act is extended unduly; the last act prolongs the mournful quest of the minstrel and the children, and his apostrophe to the pair as they lie dead in the snow weakens the effect of the tragic culmination of the drama. But these things do not invalidate the really potent dramatic impulse of the opera, its charm, its freshness, the clear outlines and sharp characterization of its personages, the sound and vigorous spirit that breathes through it.

Every one of these qualities of the book is enhanced and raised to a higher power by the music. The music, in fact, vitalizes it, and gives it the breath of life that it would hardly have otherwise. Mr. Humperdinck has found the right spirit and the right expression for the drama he is interpreting. It is the work of a master of his art and of his material, a melodist of the first water. Its spontaneity and fertility of melodic invention are continually borne in upon the listener. He is likewise a musician who can evoke a mood and create an atmosphere in music, and can work effectively in characterization. He has extraordinary skill in the modern art of free counterpoint and in the plastic use of thematic material. The score is an elaborate tissue of representative themes; and the use of them shows a remarkable power of fusing them together, with results of extraordinary beauty. These themes are in themselves devised with keen insight, not only for their power of melodious expressiveness, but also for their adaptability to contrapuntal treatment. Nor is Mr. Humperdinck's conception of contrapuntal treatment that of the latest exponents of the art—a forcing together of the most disparate elements with an utter disregard of their effect upon the ear. He holds to the older ideals that the art in uniting different strands of melody is to make them sound well and fittingly together.

Vocal Parts Declamatory.

The vocal parts of "Königskinder" are chiefly declamatory, in the Wagnerian manner. They vivify the spoken word and enhance its potency, but with an essentially musical quality that is not lost in crass and unvocal intervals such as some of the most modern musical dramatists, as Strauss, assign to the speech of their characters, with utter disregard for the powers and rights of singers. Mr. Humperdinck has nowhere sacrificed the human voice. The orchestra unceasingly expounds and illustrates, but it never overwhelms and never fails to support.

These voice parts rise sometimes to shapely arioso, cast in the form of the large and eloquent phrase. Only rarely are they developed into well-defined melody, as in the brief passage where the Prince reclines in reverie under the linden tree in the public square of Hellabrun. Most of such passages are those in which the music frankly takes the form of folksong melodies, or melodies of the folksong character. For these Mr. Humperdinck evinces his fondness all through the score, as he does in "Hänsel und Gretel." The children often have such tunes to sing. The Minstrel has several. Whether or not any of these are real folk-tunes is not, after all, important. The significant thing is that their spirit is so continually present and that it plays so important a part in Mr. Humperdinck's inspiration.

The orchestra has the most delightful quality in its flow—a translucent stream changing in color, in mood, in expression as the text and action require. Its development is always musical, and its thematic quality and the rich resources of musical skill with which it is treated give it an endless fascination. As one simple instance out of many, there is the place where the Goose-girl looks into the pool of water (in the first act) and sees herself reflected there—her theme is heard both in its original form and simultaneously in its inversion, its "mirror image." There are innumerable such passages involving the use of canonic imitation, inversion, "stretto," and other such devices of the learned contrapuntists; but how naturally and flexibly they are employed, and with what grace and musical effectiveness! The musician may study and admire, but the public is aware only of beauty and truth of expression. The composer has not done such things ostentatiously, as one calling attention to his dexterity; nor yet by force, doing violence to musical euphony. Everything is natural, spontaneous, and purely musical.

Orchestration a Delight.

Such orchestration as that of "Königskinder" is a delight and a joy unceasing in these days. It is incredibly skillful in its delicacy and lightness of touch, in the precision and subtle differentiation of coloring that the composer has attained. Pages of it have almost the effect of chamber music on a larger scale, so exquisite is its transparency and balance, with a sort of open or exposed quality, with the frequent use of solo instruments, with the remarkable freedom and independence of the inner voices of the orchestra.

Mr. Humperdinck's model is, quite frankly, Wagner; and, more particularly, it is the Wagner of "Die Meistersinger." The work is saturated with that spirit, and in certain passages the resemblance is more than general. There is more than one such in the second act. Thus, there is a dance of the youths and maidens of the town—and it is introduced by the very passage of descending sextolets that serves a similar purpose in the last act of "Die Meistersinger." Much of the dialogue, the disputation, the entry of the burgomasters, and the orchestral accompaniment in this act is suggestive of "Die Meistersinger" in spirit and in substance. There are elsewhere touches that remind of "Siegfried."

And Mr. Humperdinck's modernity stops short with Wagner. He has naught to do with that which is now regarded as "modern" in music. So far as this opera shows, he might never have heard of the "whole tone scale" or of the harmonies associated with it, of augmented intervals and the dissonances of the higher degrees. His music swims in euphony.

"Königskinder" will no doubt be set down by many as old-fashioned and lacking in originality. The newest fashion may at once be denied it summarily. And so, also, it must be said, may the highest originality. Enough has been enumerated to show how strongly Humperdinck leans upon Wagner, how immediately he derives from him. It is true that very few of the post-Wagnerian composers have been able to bend the bow of Odysseus as Mr. Humperdinck has done. Very few who have adopted Wagner's method or who have drunk so deep at the spring of his inspiration have been able to write with so much naturalness and charm, nay, with so much real power; few have been able to assimilate that method so thoroughly, or to attain results of such pure beauty. But for the very reasons that are implied in this praise, it is impossible to attribute the highest qualities to the opera or to its composer. He has bestowed delight and a pleasure that may be richly enjoyed; a pleasure that is likely to last long. And for this he is entitled to much gratitude; but he cannot be put among the daring or the original spirits. These are few in any age; and they are not always enjoyed when they appear.

SOCIETY OUT IN FORCE.

Notable Gathering at the Reception to Herr Humperdinck.

Society was brilliantly represented at the first performance of "Königskinder" last night at the Metropolitan Opera House. There was also a notable gathering at the reception tendered to Herr Humperdinck immediately following the opera.

The majority of the regular subscribers occupied boxes in the partierre and grand tier, and those who were unable to attend filled their boxes with friends. The entire house was taken, and the decorations, consisting mostly of the American and German flags festooned at intervals along the boxes and balconies, added color to the occasion. The display of jewels and costumes was unusually elegant.

ORPHAN SOUGHT REVENGE.

Got Little for Christmas and Tried to Burn Institution.

Special to The New York Times.

PITTSBURG, Dec. 28.—Because he received only half a box of candy as a Christmas present, Samuel Grevius, 11 years old, tried to burn the Home for Colored Orphans in the north side early this morning. He fired a heap of waste paper and rags which he had piled in a cupboard in the basement. So much smoke was made that Mrs. Elizabeth Dalzell, the matron, was alarmed before the fire gained much headway.

The boy's Christmas gifts had been curtailed because he so frequently broke the rules of the institution. He was turned over to the Juvenile Court this afternoon as incorrigible.

VOTE SELLERS DON'T WAIT TO BE INDICTED

All Adams County Now Headed for Court, in the Hope of Getting Off Easy.

DEPUTIES REAP HARVEST

Movement Started to Build a New Court House with the Money Paid in Fines for Election Frauds.

Special to The New York Times.

WEST UNION, Ohio, Dec. 28.—Special Judge A. Z. Blair's hint that Adams County voters who were bribed at the last election cannot expect leniency if they wait to be indicted, has started a general pilgrimage of farmers, with this town as their Mecca. They flocked in to-day by the score in hired rigs, automobiles, farm wagons, afoot, and on horseback, hoping that by confessing their guilt they might not only save some shreds of honor, but be let off with nominal fines, loss of right to vote, and suspended workhouse sentences.

The menace to their purses is far greater than the fear of detection in dishonorable transaction; hence their haste. When the Special Grand Jury convened this morning thirty-one witnesses were waiting to appear before it. In an adjoining room more than half a hundred vote vendors were awaiting a conference with Judge Blair to admit that they had sold their votes and ask him what they might do. Among the number were many who had not been indicted.

The population of this town has been doubled practically during the last few days, by the large number of men who have come in to plead guilty and who are obliged to wait until their turn comes. The few hotels are crowded to their capacity and a large number of prominent citizens have left town until the storm blows over. But the town has difficulty in accommodating those who are flocking here.

The Deputy Sheriffs are reaping a harvest. It costs from $4 to $5 to arrest men, according to the expenses of the deputies, who have been instructed to get their men regardless of pay. Judge Blair has been too busy to figure up the financial part of the crusade, but the expenses will be about 33 per cent. of the money collected. A movement has been started to use the money for a new Court House.

The procession of penitents who are coming to court daily to plead guilty probably will continue, as it has become a matter of pride to beat the Deputy Sheriffs by getting to court before warrants can be served.

The rate at which confessions are now coming in is about seventy a day. So far only four of the indicted men haven't pleaded guilty and demanded a new trial.

Judge Blair's method of hearing the pleas of guilty is extremely informal. He knows a large proportion of the voters of the county by their first names, and when they come into court the Judge sits on one side of a plain table, the indicted man on the other.

"How about it, John, are you guilty?" asks the Judge.

"I reckon I am, Judge," is the usual reply.

"All right, John. I'll have to fine you $10, and you can't vote any more for five years. And I'll just put a six months' workhouse sentence on top of that, but I won't enforce it as long as you behave."

"All right, Judge. You've got the goods on me."

"And say, John. You've been keeping liquor in your house and inviting your friends in, haven't you?" the Judge will sometimes ask. Adams County is "dry."

"That's right, Judge," says the accused man.

"Well, you'll have to cut that out, John; remember there is a workhouse sentence hanging over you if you don't walk straight."

"All right, Judge, good-bye," and the penitent goes over to the clerk and pays his fine.

The Grand Jury to-day reported 145 more indictments, making a total of 959 to date. It is estimated that 1,082 indictments will have been returned when the Grand Jury rests Thursday. The work to-day and to-morrow is expected to produce 150 indictments.

Almost $2,000 in fines has been paid in by those who have confessed to Judge Blair, while $2,000 more is due from men who have asked the court for time to raise the amount of fines imposed.

When the Grand Jury finishes its work in Green township it is planned to adjourn until Thursday of next week, when the investigation will be resumed.

Two new features in the line of vote trafficking developed at this afternoon's session of the Grand Jury investigation. One was a woman's sale of her son's vote and the other a voter who was bought three times at one election.

The woman, a widow living at Peebles, is accused of having accepted $5 for her son's vote. Both mother and son were indicted, but neither has been arrested.

A farmer from Jacksonville, in Meigs Township, told the jury he was bought three times election day. For his promise to vote the straight Republican ticket he said he received $12.50; on a contract to vote a straight Democratic ticket he was paid $10, and his price for agreeing to vote for a particular Democratic candidate was $3.

He pleaded guilty when arraigned and was disfranchised for five years, fined $5 and costs, and sentenced to six months in the workhouse. The prison sentence was suspended.

TAFT IS SETTING UP HIS OWN POLICIES

Continued from Page 1.

ity in that direction by bringing every bit of existing legislation to bear on the needs of the country. Whether he is conscious of the increasing divergence of his method from that of his predecessor is of little importance, but it is interesting that just at this juncture, when Mr. Taft seems most nearly to be "finding himself," it becomes known that he and Mr. Roosevelt have resumed relations and are in constant communication on matters of public policy.

Mr. Roosevelt's part in this resumption of apparently friendly intercourse is not hard to understand. Clearly Mr. Roosevelt has no intention of coming out and pushing Mr. Taft's candidacy for renomination. At the same time his experiences in the New York campaign have put his own renomination out of all question. If he could find what he considers a real insurgent, with a following large enough to make his nomination possible, with a hope for his election afterward, Mr. Roosevelt would probably push that insurgent's candidacy.

Soon Quit of Reactionaries.

But manifestly there is no such progressive. At the same time the reactionary influences that seem so largely to have dominated Mr. Taft at the beginning of his term are soon to be removed. Mr. Aldrich retires in March, and Mr. Hale goes with him. At the same time, either by voluntary or involuntary action, most of the old leaders in the Senate will return to their firesides. Coincidentally with these retirements—which all speak for less reaction on the President's part—come the increasing signs of Mr. Taft's intention to enforce laws enacted at the wish of insurgents, even if he does not actually aid the insurgents in further enactments.

This collection of circumstances and events seems to have made Mr. Roosevelt's role a simple one. Without a candidate of his own and without being himself a candidate, his one outlet is to encourage Mr. Taft in his present crusade and gradually to come over as Mr. Taft's personal follower—as far as later developments permit. Mr. Roosevelt dislikes being called the Bryan of his party, but that is chiefly because Mr. Bryan is a Democrat. Mr. Roosevelt long ago took the Bryan policies and his chief anxiety now is that they be considered Republican principles. His greatest fear is to find himself definitely classed as a Democrat.

ALEXANDER ADERER AND CO.
CERTIFIED PUBLIC ACCOUNTANTS
AUDITORS—SYSTEMATIZERS
225 FIFTH AVENUE
(BRUNSWICK BUILDING)
'PHONE 5155-5156 MAD. SQ.

WE ARE PREPARED TO UNDERTAKE ANNUAL AUDITS—EXAMINATIONS—THE PREPARATION OF BALANCE SHEETS—DETAILED TRADING AND PROFIT AND LOSS ACCOUNTS—U. S. INTERNAL REVENUE STATEMENTS AND ALL OTHER MATTERS REQUIRING THE SERVICES OF
CERTIFIED PUBLIC ACCOUNTANTS
THIS IS A FAVORABLE TIME FOR THE INTRODUCTION OF
SYSTEM
YEARS OF VARIED EXPERIENCE ENABLES US TO RENDER VALUABLE SERVICE IN THIS BRANCH OF ACCOUNTANCY.

ROBIN HIDING HERE IN JEROME'S CUSTODY

Continued from Page 1.

ity, and the next thing, to "request," as he put it, Robin's sister to remove him at the earliest possible moment. It was then night, with no more trains for this city, and Robin himself in a highly nervous state, so he permitted them to remain over night and catch the first train yesterday morning.

It was erroneously stated in morning newspapers that Dr. MacDonald had participated in the original examination of Robin, on the report of which Supreme Court Justice Amend had signed the papers committing him to the sanitarium. This statement covering Dr. MacDonald's connection with the case was authorized yesterday at the Central Valley institution:

> In view of the fact that criminal prosecution may be instituted against Mr. Robin, and because of certain statements that have been made, Dr. MacDonald requested Mr. Robni's sister, Dr. Louise G. Robinovitch, to remove Mr. Robin from the sanitarium. This was done.

Dr. MacDonald lost no time yesterday morning in getting in communication over the telephone with District Attorney Whitman, to whom he is said to have stated that he refused to be made a party to the Robin affair; that he had no part in the examination of him and refused to have him in his sanitarium after finding out that the District Attorney was investigating his conduct. Dr. MacDonald is also reported to have declared that, in his judgment, Robin was not insane.

Robin Recognized in a Train.

Robin and his sister boarded a Central Valley westbound train on the Newburg Branch of the Erie about 9 o'clock, reaching the Erie Station in Jersey City at 10:30. Several of the passengers on the train recognized Robin, reporting that he showed a three days' growth of beard and looked haggard and worn, but displayed no signs of insanity.

They had hardly entered the waiting room in Jersey City when the sister made a rush for the public telephone booths. She took time enough only to seat her brother in a dark and remote corner of the big room, where he would not or was unable to answer the questions put to him by reporters who had been sent to meet the train.

One of the first numbers called up by Dr. Robinovitch was 3998 Bryant, that of the Imperial Road Company, which is one of Robin's companies occupying the same general suite of offices as the Bankers' Realty and Security Company. Here she talked with Miss Eckhardt, it is supposed, reporting that Robin had been rejected at the sanitarium and returned. She then called the Hotel Astor, and after that Robin's house in Gramercy Park. This is a private telephone, No. 1316 Gramercy. This number was called twice, and Dr. Robinovitch made arrangements for Robin's own automobile to come for them.

What other numbers were called at this time could not be learned, but soon after she came out of the booth a big grayish car, No. 13,051, N. Y., came off the Erie ferryboat from West Twenty-third Street and stopped before the waiting room door. Dr. Robinovitch told the reporters she had nothing to say, and refused to answer questions.

She supported her brother to the auto, helped him in, and then got in beside him. Then the auto sped away up Pavonia Avenue and was soon out of sight. According to the police records at Central Office the owner of the auto is "Joseph G. Robin, Wading River, N. Y." Robin has a Summer home there.

Gave Sleuths the Slip.

From that moment it became a manhunt in both New York and New Jersey, every ingenuity of which detectives are capable being employed to locate the flying gray car. The news that Robin, his sister, and a chauffeur were somewhere speeding over the Jersey roads was telegraphed to every city of consequence in that State, and in a short while the District Attorney's office began to get all manner of reports regarding the passing of cars answering the description given of Robin's.

One story had it that the flying trio had been seen to pass through Trenton, and were supposed to be on the way to Philadelphia. Another had it that such a car had been in collision with an express train at Newburg, N. Y., and both Robin and his sister had been killed. It was while efforts were being made to run down this startling rumor that ex-District Attorney Jerome called up Mr. Whitman.

Mr. Jerome had also heard the story, saying that to deny it was one of his reasons for reaching the District Attorney at once. Of course there was not a word of truth in it, he said, and Robin was safe.

While making efforts here to find Robin after learning that he had been forced to leave Central Valley, Mr. Whitman did not at any time manifest much fear that he would be able to put his hand on Robin when he needed him. It is true, however, that he had been considerably embarrassed by the fact that the banker had been committed to a sanitarium as insane, and as such could not be proceeded against in the regular way.

Commitment of Robin.

When asked why he hadn't sent a detective to Central Valley to arrest Robin if he had evidence sufficient for a Grand Jury to indict him, Mr. Whitman replied that the commitment of the man by the Supreme Court was a bar to such an action. Two statements were forthcoming later in connection with this action by Justice Amend, one from Justice Amend himself and the other from Dr. Max G. Schlapp, one of the two physicians who signed the papers approving Robin's commitment.

"The requirements of the statute governing commitments to private institutions," said Justice Amend, "were complied with in every particular. The petitioner, who is Robin's sister, I was informed, appeared at my home early Monday morning with a properly signed affidavit of two reputable physicians setting forth that Robin was insane, had attempted to kill himself, and that it was imperative that he be committed to an institution where he could not harm himself or any one else. A prima facie case was made out clearly, and there was nothing for me to do under the statute but sign the commitment, which I did."

Justice Amend said he knew of no way in which the present statute governing commitments of insane persons to institutions for the care of the insane could be improved upon.

"When a man suddenly becomes insane," he added, "and a menace to himself, his friends, or the public he can under the law and on the affidavits of two reputable physicians be at once committed to an institution where he will be taken care of. In this connection I want to say that the right of heads of such institutions to refuse to receive a person thus committed, in spite of the affidavits of the physicians and the commitment of the Judge, is an excellent provision because by it attempts to confine as insane a person who is sane can be frustrated. The head of any private institution for the insane has a perfect right to refuse to receive a patient committed to that institution or to discharge such a patient when upon examination it is found that the patient is not insane and was mentally capable at the time of the commitment."

A Physician's Statement.

Dr. Schlapp said he did not believe that Dr. MacDonald had ever stated that he had refused admission to Robin to his sanitarium because he was not insane, but because of the criminal proceedings against him. Dr. Schlapp said also that he himself knew nothing at all about Robin's financial affairs until he saw the afternoon newspapers of Tuesday. Robin, he said, was examined several times by alienists, and all agreed that the man was suffering from paranoia. If Robin is not insane, Dr. Schlapp said, then he himself and the other physicians have been deceived by both Robin and his sister, Dr. Rabinovitch.

This sister, Dr. Schlapp said, told the alienists that her brother was suffering from delusions. Ten days before the doctors were called in the alienists were informed by Robin's sister that he had been "hearing voices." These voices told him to do various things. The sister told the alienists, Dr. Schlapp said, that Robin said he had carried on his various financial transactions because these voices told him to do so. At night, the sister said, according to Dr. Schlapp, Robin would spread papers all over the floor so that he would be awakened by the rustling of paper if any one entered the room. Robin also believed that "God sent him to fulfill a mission in his financial affairs."

There were no physical signs of paranoia, Dr. Schlapp said, and the alienists could only question Robin as to whether he believed in the things his sister said he did.

Dr. MacDonald did not come to town yesterday, remaining at his home at Central Valley. He has an office at 15 East Forty-eighth Street.

From the District Attorney's end of the case the day closed with what was said to have been a fruitful examination of Frederick K. Morris, Secretary of both the Bankers' Realty and Security Company and the Fidelity Development Company, by Assistant District Attorney Clark. Mr. Morris called District Attorney Whitman up yesterday morning to say that he had been ill, but was somewhat better, and if the District Attorney wanted him for anything he was ready to come down to his office.

Mr. Whitman replied that he had nothing against him, but would like to question him. An appointment was made for Mr. Clark to meet Mr. Morris at the latter's office. The two spent more than four hours together, Mr. Clark being accompanied to Mr. Morris's office by a representative from Insurance Superintendent Hotchkiss's office. While Mr. Clark would not talk after leaving Mr. Morris, it was learned that Mr. Whitman was much pleased with the information gained.

SAVINGS BANK ON ITS GUARD.

Washington Concern in Columbus Circle Falls Back on 60-Day Notices.

Another institution of which Joseph G. Robin is President took steps yesterday to protect itself against trouble. The Washington Savings Bank, in Columbus Circle, enforced against its depositors the sixty-day withdrawal clause, much to their discomfiture. It is one of the smallest savings banks in the city. According to the report to the State Banking Department, its deposits on July 1 amounted to $1,410,205.

Many of its Directors are the same as those of the Northern Bank. They are: Joseph G. Robin, President; Patrick J. Treacy, Treasurer; Lyman A. Cheney, Secretary; Trustees—John J. Clancy, Beekman Hunt, Harrie A. James, Charles K. Lexow, Thomas F. Murphy, James T. Wood, and William P. Youngs.

The enforcing of the sixty-day notice regulation, it was explained, was decided upon by the Directors at a meeting on Tuesday night. There was a fear that as the depositors realized that the President of the bank was the man who was being sought in connection with the closing of the Northern Bank the run which showed signs of beginning on Tuesday afternoon would become much greater.

The State Banking Department sent a representative to the bank, but he, it was announced, was merely conducting the regular examination of the bank's affairs, and the department had no idea that any irregularities would be found in its books. Great inconvenience was caused, however, to depositors, and loud were their complaints as they read this notice:

> Depositors will be requested to give sixty days' notice previous to making withdrawals from their deposits.
>
> LYMAN A. CHENEY, Secretary.

The bank is situated near the colored tenement house district, and many of the depositors are negroes. A continuous stream of depositors, white and colored, were in the bank all day making application for their money. They were all refused, and immediately asked for the little yellow slips on which depositors give notice of their intention to withdraw. These they filled out, and the clerks were kept busy entering them.

But even as most of the depositors tried to get their money, a few who had not read the newspapers or had abundant faith in the institution were making deposits. The State Banking Department has no authority to interfere in such matters unless it takes over the bank and closes its doors, and there was no reason, the officials said yesterday, why they should take such action.

At the State Banking Department no information with regard to the Washington Bank was given out, and the action of the Directors in exacting the sixty-day notice was declared to be perfectly within their rights.

The Case of the Northern Bank.

Outside the main office of the Northern Bank at 215 West 125th Street, a few depositors gathered. They were allowed to enter and were received by the examiner of the Banking Department in charge. He told them that there was no hope of their getting their money till the bank's affairs had been straightened out, but declined to make any prophecy as to when that would be or in what it would result.

Notices were posted on the doors stating that checks drawn by the Felix Gerard Bank of Alabama on the Northern Bank will be met by the National Bank of Commerce, and that checks drawn by the Delta Savings Bank of Greenville, Ala., and the Savings Bank of Milwaukee will be paid by the Hanover National Bank.

State to Take Rochester Company.

Formal action was taken yesterday by the State Insurance Department to take possession of the Rochester Title and Guarantee Company, the dormant concern, the "sale" of which to Robin by the Aetna Indemnity Company put him in possession of securities the juggling of which led to the disclosure of the state in which the Northern Bank was. Deputy Attorney General Tannar made application to Supreme Court Justice Amend for an order, returnable to-morrow, asking the Rochester Company to show cause why it should not be turned over to the State Insurance Department.

This order will act as a stay to prevent the company from doing any more business in this State.

With regard to the Aetna Indemnity Company, State Supt. of Insurance Hotchkiss would make no statement yesterday. He will confer with State Supt. MacDonald of Connecticut to-day as to whether it should be allowed to continue in business. The Directors of the company gave out on Tuesday a statement in which they said that Robin had been eliminated from its management, and that there was nothing to prevent its continuing in business without any serious injury, but the State officials will inquire closely into it before they are satisfied that it is in a condition to do business here.

It became known here yesterday that in April last year E. E. Rittenhouse, at that time State Superintendent of Insurance for Colorado, and now President of the Provident Savings Life Assurance Society, issued an official bulletin warning the public against the Aetna Indemnity Company and Joseph G. Robin, and excluded the company from Colorado.

Mr. Hotchkiss was pessimistic yesterday. He said that so far there was every indication that the full extent of Robin's operations had not been discovered. He believed that the worst was yet to be made known and that another concern, the name of which has not yet been mentioned, would be found to be involved. What this concern is Mr. Hotchkiss declined to say. Charles Hughes, one of the examiners of the Insurance Department, was engaged all day in the offices of the Robin companies.

Juggling of Checks.

All that was given out yesterday consisted of part of his examination of Theodore Werner, the office manager. From this it was brought out that the methods pursued in the signing of checks and the management of banking accounts had been very lax. William V. B. Lomax, Secretary of the Aetna Indemnity Company and the Rochester Title and Guarantee Company, was in the habit of signing five checks at a time in blank and leaving them to be filled out and signed later by Anthony Stumpf, Vice President, without any check from him. When they were not used the blank checks were destroyed.

It also appeared that the books of the Babylon Railroad Company and the South Shore Traction Company had not been kept up to date. The last entry in the books of the former concern was made on March 31 and the last entry of the South Shore concern was some weeks ago. In neither was there any record that either the Aetna Indemnity Company or the Rochester concern was a bondholder, although Robin had unloaded some of these securities on them in exchange for the gilt-edged securities which they had held before he acquired possession of the latter.

Not much light could be obtained yesterday as to when the Northern Bank would begin making payments to its depositors, or whether it would be able to pay them in full. It was learned that much of its assets are in commercial paper, and it was declared at the Banking Department that to make an examination of these in the short time that the Examiner has been in control was a physical impossibility. Moreover, it was suggested that it was not as easy to collect on this paper, now that the bank has closed its doors. Perfectly sound merchants, once they know they can get no further accomodation from an institution will regard its demands as less pressing than those of a bank which can still do them favors.

At the same time Mr. Gifford, counsel for the bank, said last night that the quick assets of the institution could settle 66 per cent. of all the claims of depositors immediately. He could not pledge himself about the commercial paper, but said that when the Hamilton Bank was reorganized and turned into the Northern the realization on the commercial paper in the uptown district was exceedingly good.

Bank's Last Statement.

The last statement with regard to the Northern Bank in possession of the State Banking Department is dated Thursday, Nov. 10, and reads as follows:

RESOURCES.	
Loans and discounts	$4,945,433
Overdrafts	3,695
Due from trust companies, banks, and bankers	1,076,453
Real estate	144,310
Mortgages owned	67,200
Stocks and bonds—	
Public securities	3,690
Other securities	76,250
Specie	718,818
Legal-tender notes and notes of National banks	387,070
Cash items	222,427
Other assets	177,963
Total resources	$7,823,318
LIABILITIES.	
Capital	$700,000
Surplus, (including all undivided profits) on market value	185,963
Unpaid dividends and reserved for taxes, interest, &c.	6,375
Preferred deposits:	
Due New York State savings banks	98,040
Due New York State savings and loan associations	6,852
Due depositors	6,601,727
Due trust companies, banks, and bankers	205,962
Total deposits	$6,912,582
Other liabilities	18,396
Total liabilities	$7,825,318

The bank's Directors were Frank L. Grant, President; William L. Brower, cashier; Isaac S. Voorhis, Notary; William H. Birkmire, George F. Brown, John J. Clancy, Frederick E. Grant, James M. Gifford, Augustus F. Holly, Frederick D. Kilburn, Edward M. Morgan, Martin McHale, Thomas F. Murphy, Charles A. O'Donohue, George W. Plunkitt, Leo A. Price, Joseph L. Relling, Adolph Riesenberg, Joseph G. Robin, Jacob C. Simon, Anthony Stumpf, James T. Wood, William P. Youngs, and Henderson M. Wolf.

Of these several were Directors of the Riverside Bank at the time of its consolidation with the Hamilton and the Northern Bank into the Northern Bank of New York, against which Fred G. Sutton, one of the stockholders, vigorously protested. They were James T. Wood, William L. Brower, John J. Clancy, Augustus F. Holley, George W. Plunkitt, Joseph G. Robin, and William P. Youngs.

Bank Supposed to be Firm.

It was learned yesterday from a financier of the highest standing that until the recent disclosures the Northern Bank had a splendid reputation. It was considered to have as good if not a better distribution of branches than any bank in the city and that every cent would be paid to the depositors. He declared that it would be good business for any bank looking for customers to agree to advance at once 50 per cent. on the pass books of the Northern's depositors.

He based his opinion in part on the character of the property held by the Fidelity Development Company, which was owned by Robin. This, it was learned from Mr. Gifford, consists of 4,000 lots of the old Morris Park race track, which five years ago, when there were no transit facilities, were estimated to be worth at anything between $1,600 and $4,000 a lot. Now, the New York, Boston & Western Company has built a station in the ground, and Mr. Gifford values the property at not less than $7,000,000.

This tract is mortgaged to the extent of about $2,500,000, and as Robin owns a large block of the stock of the Fidelity Development Company, this would leave ample margin to reimburse the Northern Bank for any defalcation even as large as that reported yesterday, $800,000. Mr. Gifford explained, however, that the property has passed out of the control of Robin. The shares have been placed in a voting trust, controlled by Mr. Gifford and his clients and the actual securities are in the hands of banks and other reliable hands. The amount which will be available for the Northern Bank will depend on the disentangling of the numerous transactions in which Robin engaged.

Mr. Gifford also pointed out that many of the enterprises in which Robin had engaged were in themselves good enough. For instance, the franchise which the South Shore Traction Company holds to the use of the Queensboro Bridge is a valuable one, and the trouble with Robin was not so much that he entered on wildcat schemes as that he tried to put through enterprises of real promise with too little capital and so took to using other people's money. The Northern Bank had been bid for recently by financiers of standing, and Robin could have sold out his interests at 165.

Advice for Depositors.

The general opinion in Wall Street yesterday was that the depositors in the Northern Bank should refuse to sell out their accounts. It was perfectly possible for them, it was pointed out, to obtain advances on them from other reliable banks. It was said that one man who had had an account with the closed institution had applications yesterday from no less than twelve different banks for his custom. Many banks would be perfectly willing to accept the accounts in the Northern for collection, and would credit the depositors immediately with 50 per cent. or so as an accommodation in return for the transfer of their custom.

Inquiries made at the State Banking Department brought out that in all the banks that went under during the 1907 panic not one was so badly hit that it could not pay its depositors in full after an interval. In the case of the Knickerbocker Trust Company a plan was adopted by which the accounts were to be paid off gradually by installments covering twenty-eight months. So rapidly were the assets realized and so well did they come out that full payments were made in a little over a year.

In the same way not a cent has been lost by depositors in the Hamilton, the Twelfth Ward, the United States Exchange, the New Amsterdam, and the First National Bank of Brooklyn and the National Bank of North America. Those who had money in the Borough Bank of Brooklyn, the Home Bank of Brooklyn, and the Williamsburg Trust Company, and the Mechanics and Traders, and the Lafayette Trust Company, also received all [illegible] after their first failures. These are now again in the hands of the State Banking Department in process of liquidation, and no statement could be made about them yesterday, but those who have had experience with failed banks were unanimous in declaring that it would be foolish for the Northern Bank depositors to seek to sell their accounts at the present stage of the investigation, and that they had much better hold to them in the hope that as experience showed they would be reimbursed in full.

The savings banks of the city hold a still higher reputation. It is necessary to go back nearly thirty years to find a case of a savings bank in Manhattan or Brooklyn failing, and about twenty years for a case of a suspension of a savings bank up-State.

A good many inquiries were made yesterday about the city funds which are in the hands of the Northern Bank. The city had deposited $200,218. Earlier in the year the Finance Department also had an account with the bank, but Controller Prendergast closed it out. It was impossible to discover how the other money came to be placed in the bank, as City Chamberlain Hyde is out of town. His private affairs prevented him from being on the spot at the time that the doubts about the Northern Bank arose, and now all that Harry Walsh, the Acting City Chamberlain, can do is to call on the National Surety Company to make good the bond which it has given to guarantee the bank.

ROBIN NEARLY KILLED.

Special to The New York Times.

NEWBURGH, N. Y., Dec. 28.—Joseph G. Robin of the Northern Bank of New York, who was taken to the MacDonald Sanitarium at Central Valley, narrowly escaped being killed at the Central Valley station on Tuesday on his arrival there.

The train he arrived on halted for another train while the passengers were standing on the track waiting to pass over. A wildcat locomotive came tearing along at a high speed and but for the warning cry of a conductor all would have been struck.

Dr. Slocum was at the station to take Robin to the sanitarium. Realizing the situation, he grabbed Robin by both arms and pinned him against the standing car until the locomotive had passed. Slocum caused the engineer to be reported to the New York office.

MAY SELL AETNA INDEMNITY.

HARTFORD, Conn., Dec. 28.—There is a likelihood that a controlling interest in the Aetna Indemnity Insurance Company of this city, which is involved in the closing of the Northern Bank of New York, may be sold within a week. Until it is definitely known whether the sale will be closed the question of the appointment of a receiver for the company will be held in abeyance, according to State Insurance Commissioner Theodore H. MacDonald. He had a conference to-day with Attorney General John H. Light in reference to the affairs of the company, whose assets he has taken steps to protect.

The Aetna Indemnity has no deposit in the Northern Bank. Up to Tuesday of last week it had about $40,000, but at the instance of the Insurance Commissioners of this State and New York the deposit was transferred to another bank. The Aetna is a loser by the condition of the Title and Guarantee Company, which it owns, but it is only through this company that the Aetna loses anything. The Aetna's capital, said Commissioner MacDonald, is impaired to the amount of about $20,000, but its surplus has been wiped out.

NO LOSSES IN ROCHESTER.

ROCHESTER, N. Y., Dec. 28.—"The trouble of the Northern Bank of New York through its relationship with the Aetna Indemnity Company of Connecticut and the Title and Guarantee Company of Rochester will have no effect in this city," said R. B. Wickes of the Guarantee Company this morning. "While local financiers held stock in both companies mentioned in connection with the Northern Bank years ago, no stock in either company is held here now.

"The entire stock of the Title and Guarantee Company, which was formed by local capitalists, was absorbed some years ago by New York capitalists. Since then the Title and Guarantee Company has done no business. The Rochester Abstract Company holds a lease of the old company's title plant and has done business under this lease. Now that trouble has developed in New York such titles will not be issued."

A grip that won't slip.

Harris Suction Clip

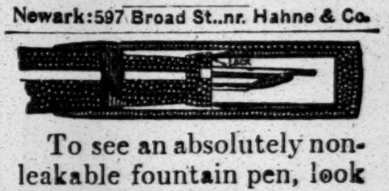
does not grip the nose like a vise, but holds your eyeglasses so gently you scarce know you are wearing glasses, and yet so firmly that you cannot possibly shake them off.

Attached to *your* glasses, 35c.

Sold Only at Our Stores.

M. H. Harris
Oculists and Opticians

New York. 76 Nassau St.
27 West 34th St. 54 East 23d St.
442 Columbus Ave. 54 W. 125th St.
B'klyn: 489 Fulton St. and 1009 B'way
Newark: 597 Broad St., nr. Hahne & Co.



To see an absolutely non-leakable fountain pen, look at a "Swan" Safety.

The Swan Safety Fountain Pen
At Jewelers and Stationers.

MABIE, TODD & CO.
17 Maiden Lane, N. Y. 209 State St., Chicago.

An "ORDER on YOUNG" makes an ideal New Year's gift.

Young's Hats
NONE BETTER MADE

Broadway at Dey St. Broadway at Houston St.
Broadway at 14th St. Broadway at 36th St.
Broadway at 28th St. Broadway at Beaver St.
Fifth Ave. at 42d St. Nassau St. at Fulton St.
Only Brooklyn Store: 371 Fulton St., op. City Hall.

CATCH EIGHTEEN IN RAID ON KIDNAPPERS

Italian Detective Squad Makes Wholesale Arrests in East Side Saloon.

ONE POSITIVELY IDENTIFIED

Six-Year-Old Joseph De Stefano Points Out Giacomo Crimi as the Man Who Abducted Him.

Another of the Italian kidnappers who have been terrorizing the more than 500,000 Italian residents of this city was captured yesterday in the person of a Sicilian who gave the name of Giacomo Crimi of 235 Elizabeth Street, according to Lieut. Vachris of the Italian Branch of the Detective Bureau, who arrested Crimi with seventeen others whom he took in a raid that filled the lower east side's Italian settlement with excitement shortly before noon yesterday.

Vachris hoped that among the eighteen men he would find some who could be identified by seve: of the little boys who have been kidnapped during the past year. Crimi, however, was the only one. He was picked out by six-year-old Joseph De Stefano of 216 Elizabeth Street, who was taken away from his home last June. Giuseppe Crimi, the prisoner's brother, was also held as a suspicious person, in the hope that be can give valuable information. The other sixteen men, after going through severe cross-examinations, were told that they were free to go.

Shortly before noon Vachris, accompanied by Detective Trabucci, located the eighteen men in the rear of a store at 212 Elizabeth Street. There was only one door into the back room. Drawing his pistol, Vachris stepped inside the door. He was instantly recognized. The Italians started to make a rush past Vachris, but stopped because they did not know how many policemen were outside. Vachris jumped out into the street.

He couldn't see a policeman, but Hook and Ladder Company No. 9 is just across the street.

Vachris asked a fireman to help Trabucci guard the door at 212. He then telephoned for a squad of policemen, who joined him within fifteen minutes.

The news of the raid spread rapidly, and 500 Italians gathered to see the prisoners transferred to a patrol wagon. The men were taken to Police Headquarters, and then detectives were sent out to get the recently kidnapped boys, Joseph De Stefano, Michael Rizzo, Joseph Longo, and Michael Scimeca, to see if they could recognize any of the men as their kidnappers. The Scimeca boy has gone to Italy. The other three were taken to Headquarters.

The Longo and Rizzo boys could not recognize any of the men, but young de Stefano did. He was led into the room where the men were lined up. Giacomo Crimi, a long-haired, thin Sicilian of medium height, was standing at one end of the room. Without hesitation the boy pointed him out. Crimi scowled at him and he went into hysterics and ran out of the room, screaming with fear. He threw himself on his mother, screaming out: "That ain't the man! That ain't the man!"

Lieut. Vachris called in Inspector Flynn and they talked to the boy. He kept crying out: "That ain't the man! I don't know any man!"

They quieted him at last, and asked him to go back into the room and look over the men again. This threw him into another paroxysm of fear. When he had recovered he was taken back into the room and again pointed to Crimi, who now began to tremble and mutter prayers.

The boy was sent home. Giacomo and Giuseppe Crimi were held. Giacomo sat down in a chair, shaking with terror, running his fingers through his hair and exclaiming "Oh, Mother, Virgin Mother, what am I to do now?" He kept that up until he was searched and locked up. His younger brother was more collected.

The Stefano boy is only six years old. He disappeared on June 29. Six or seven days afterward he was returned to his home. All he could tell was that he had been taken away in a carriage and that he had been returned in one. His father is a fairly well-to-do Italian in the real estate business.

Among the names that Vachris and Crowley brought back from Italy was that of Leonardo Crimi, who has a criminal record. But there was no Giacomo Crimi. He and his brother have been here twenty months, and under the law may be deported if any crime can be fastened on them.

Crimi boarded in the Stefano house three or four months before the boy was kidnapped.

BOY DENIED PASTEUR AID.

Had Been Bitten by Supposedly Mad Dog While Saving Playmates.

"My boy imperilled himself to save other children from a dog that acted mad, but the Pasteur specialists refuse to help James because of red tape, and we are fearful his case will result seriously," said the mother of eight-year-old James Ewart of Cypress Avenue, Evergreens, L. I., last night, after returning with her young son from the Pasteur Institute in Manhattan.

A dog owned by a neighbor of the Ewarts dashed at several small girls and boys while they were at play Tuesday afternoon. It tore the dress of a little girl. James sought to drive off the dog, but the animal bit him twice in the right wrist and forearm. The boy was attended by an ambulance surgeon, who advised that he be taken to the Pasteur Institute immediately. He gave the mother a note to the management of the institution. Mrs. Ewart said:

"The doctors would do nothing. They told me that they could not give the boy attention until the Health Department had reported whether or not the dog suffered from rabies. The dog was not killed. So far as I know no Health Department man has yet examined the dog. I am greatly worried."

Dr. George G. Rambaud, the President of the Pasteur Institute at 361 West Twenty-third Street, is at present out of the city, but Dr. William Lewis Wheeler, the resident physician of the institute and its acting head, was found last night at his residence, 334 West Twenty-second Street. He said:

"Mrs. Ewert was given the same advice that we give to everybody who calls at the institute for treatment. The Pasteur Institute is not a public institution, and if we made a practice of examining every person who has been bitten by a dog we would have to keep a physician at the institute just for the benefit of such persons. We are always ready and willing to examine and treat patients brought to us when there is danger of hydrophobia, whether such persons come to us as paying or charity patients, but if we attempted to treat all of the supposed cases of rabies that are brought here we should have to depart from our custom of being an institute for the treatment of hydrophobia alone, and that we could not do.

"Mrs. Ewart was advised to take her son first to her own physician for examination, and if he found the boy had a tendency to rabies to report the case to us and we would be glad to examine the boy and give him treatment if necessary.

"She should notify the health authorities in her town to examine the dog and find out if it has rabies. If the dog is running about the town he cannot be very dangerous.

"There are lots of people who are bitten by dogs who imagine they have hydrophobia when they have nothing of the sort."

LIVES MINUS PART OF BRAIN.

Youth, Shot by Marshal, Also Lacks Five Square Inches of Skull.

INDEPENDENCE, Kan., Dec. 28.—Although five square inches of his skull and a part of his brain are gone, Claud Stafford, 19 years old, of Peru, Kan., apparently is recovering in a hospital here to-day from a bullet wound received in Talala, Okla. last Saturday.

Stafford is conscious, and carries on an intelligent conversation. He was shot by the Talala Town Marshal.

CARNEGIE'S GIFTS TO SCIENCE

Donation to His Pittsburg Museum Larger Than Ever This Year.

Special to The New York Times.

PITTSBURG, Dec. 28.—Andrew Carnegie's Christmas gift to the Museum which bears his name was larger this year, than any previous year. It was announced to-day that he practically has fixed no limit to the amount that may be spent in the collection of dinosaurs and in paleontological research.

Attention was called to Mr. Carnegie's latest gift by Dr. W. J. Holland, director of the Museum, in his address of welcome to the second annual convention of the Paleontological Society, in the Carnegie Institute Building. Dr. Holland told how Mr. Carnegie had became interested in paleontology, several years ago, and of his order to spare no money to find a brontosaurus. Through funds he provided the Museum finally unearthed the gigantic Diplodocus Carnegii, models of which he has presented to museums all over the world. Since then, Dr. Holland said, Mr. Carnegie's purse ever has been open, to this form of research.

Dr. Holland illustrated his talk with slides showing the Carnegie dinosaur quarries in Utah, where has been unearthed seven skeletons of dinosaurs, each complete. The bones lay side by side, practically without any displacement, enabling the restoration and erection of the skeletons as they were in life. In one of these, Dr. Holland said the cervical vertebrae shows the neck to have been from four to five feet in diameter. The dorsal vertebrae are six feet in height from the bottom to the end of the spine. The limbs are proportionately gigantic. Dr. Holland said this animal was probably at least half again as large as the diplodocus in all dimensions except that of length.

Dr. Holland to-day received official notification that he had been awarded the decoration by Czar Nicholas of Russia of the Order of St. Stanislaus, for his work in installing in the Imperial Museum of Sciences, in St. Petersburg, the model of the diplodocus carnegii. This is the fifth decoration for such work received by Dr. Holland from a foreign potentate.

At the meeting of the Society of Paleontology, W. H. Dall, curator of the National Museum at Washington, was elected President, and R. S. Bassler of Washington was re-elected Secretary. Dr. Charles E. Eastman of Cambridge, Mass., will continue as editor.

FAVORS SERVANTS' UNION.

Would Solve Problem, Says Investigator—Woman Urges Mothers' School

Special to The New York Times.

ST. LOUIS, Dec. 28.—A union of servant girls to solve the problem that is harassing American women was advocated by J. M. Rubinow of the United States Department of Commerce and Labor, in a paper read to-day at the convention of the American Home Economics Association in the Teachers College. The paper was read by Miss Matilda G. Campbell.

Some genius of the twentieth century will solve the servant problem, and the "hired girl" will become extinct, he asserted. Conditions and methods in modern homes, he said, savor of the Middle Ages, due to the oversupply of cheap, untrained labor for which there is no other demand.

He said the servant of the future will demand and obtain a proper scale of wages, definite hours of labor, Sunday rest, and reforms in conditions in kitchens, sleeping apartments, and food.

Dr. Edna D. Day of the University of Kansas wants a school for mothers established by the university. She is a delegate to the convention here of the American Home Economics Association, and she thinks young women should be taught these things:

What to do when baby is teething.
How to cure the colic.
What to reply when baby says "da da."

"To leave the baby out of a domestic science course is like leaving Hamlet out of the play," said Dr. Day. "My plan is to have a supply of infants from orphan asylums for the laboratory work. The students could care for these, learn the principles of food selection, and how to meet the domestic crises baby continually presents."

TO PROTECT GAS CONSUMERS

Service Board Prescribes Rules for Companies Accepting Deposits.

Special to The New York Times.

ALBANY, Dec. 28.—Correspondence received by the Public Service Commission, Second District, showing that many gas and electric power users are ignorant of the law has moved it to enter an order effective Feb. 1 next, prescribing rules and regulations to govern the gas and electric corporations exacting cash deposits from consumers. An inquiry by the commission disclosed an entire absence of proper rules by the corporations, the observance of which would inform and safeguard the depositor as to his rights and his interests. Here are the more important provisions of the order:

1. A detailed record shall be kept with respect to each deposit now on hand or hereafter received.

2. Upon each deposit shall be allowed and paid interest at the rate of 6 per cent. per annum.

3. Each depositor upon ceasing to be a consumer shall have the right to withdraw his deposit and all accrued interest thereon upon certain terms and conditions.

4. Each corporation shall keep on hand for distribution to its customers printed circulars under its corporate or business name, such circulars to contain for the information of the depositors in full Section 63 of the transportation corporations law, pursuant to which the companies obtain their rights in the matter, and shall also contain in full this order of the commission.

5. Each corporation on or before March 1, 1911, shall provide every customer having a deposit with a copy of such circular, and hereafter prior to exacting a deposit such corporations shall present a copy of said circular to the consumer or applicant for service of whom a deposit is demanded.

6. Also each corporation is required to provide reasonable ways and means whereby a depositor, who in good faith makes application for the return of his deposit and is entitled to the return of same, but who is unable to produce the original certificate of deposit, may not be deprived of his rights.

This order does not affect companies doing business in New York City.

SUED FOR MILLIONS IN LAND.

Fraud Alleged in Granting of 96,676 Acres to Southern Oregon Co.

PORTLAND, Ore., Dec. 28.—Suit against the Southern Oregon Company, as successor to the Coos Bay Wagon Road Company, by the United States to recover 96,676 acres of land in southern Oregon, was begun here yesterday by Assistant United States Attorney B. D. Townsend. The land is said to be worth millions of dollars.

It was stipulated in the grant that the land was to be sold in no greater tracts than 160 acres each, but the Federal authorities assert that all save 6,983 acres was sold as a whole to C. T. Hopkins. The latter, it is declared, acted as agent for Collis P. Huntington, Charles Crocker, Leland Stanford, and Mark Hopkins.

A mortgage to secure "an alleged indebtedness" was made to the Boston Safe Deposit Company in 1884, and the complaint recites that this alleged indebtedness was "fictitious, feigned, and untrue," and that foreclosure was "with the intent and in the hope that the restrictions upon the sale and disposition of the granted lands might be defeated."

This land, it is said, includes a tract upon which United States Senator Benjamin F. Tillman is alleged to have filed.

MAINE FACES A DEFICIT.

Democratic Administration to Face Results of Foes' Extravagance.

Special to The New York Times.

PORTLAND, Me., Dec. 28.—In the first specific statement of figures made since the Democrats charged in last Fall's campaign that the State had been almost bankrupted during the Republican administration of the last two years, The Evening Express, a Republican organ, to-night admitted that the incoming Democratic administration would face an $800,000 to $1,000,000 deficit. The Express says the last Legislature appropriated a large sum of money without providing for revenue to meet expenses.

Two years ago when Gov. Fernald took his seat there was a balance in the Treasury of $568,534.49. That was soon wiped out. The appropriations in two years have aggregated $8,644,527.

LOOK FOR MRS. EDDY TO RISE FROM TOMB

Some Christian Scientists Certain She Will Prove Her Power by Resurrection.

WANT DEATH GUARD REMOVED

Protest to Mother Church Directors—Chairman Cox Scoffs and Says They've Been Eating Welsh Rabbit.

It came out yesterday that many Christian Scientists in this city believe that Mrs. Mary Baker Eddy, whose recent death came as a blow to all her followers, will shortly be "resurrected," even as Christ arose from the dead. With this information came the news that a joint protest to the Mother Church Directors was made a few days ago against the placing of an armed guard in the receiving vault at Mount Auburn Cemetery, at Cambridge, Mass., where Mrs. Eddy's body is now awaiting its final resting place.

This protest, which came from several Christian Scientists here who believe that Mrs. Eddy will be resurrected, accused the Mother Church Directors of being lacking in faith. They were informed that their action in stationing the armed guard in Mrs. Eddy's tomb was comparable to the stationing of soldiers outside of Christ's tomb after the crucifixion, and those who firmly believe in the ultimate resurrection of Mrs. Eddy say that if the Mother Church Directors, or so-called hierarchy of the Church, were not lacking in the true Christian Science belief they would withdraw the armed guard and place no obstacles in the way of what they call a "divine manifestation" which would prove to the world that Christian Science has advanced further than any other known religion.

The protest, it is said, brought a sharp rebuke to the Christian Scientists here, who believe in the ultimate resurrection of Mrs. Eddy, who says she was a "prototype of Christ."

Failing in the effort to have the guard at Mrs. Eddy's tomb removed, one of the Scientists who anticipates a "divine manifestation" went to Mrs. Augusta E. Stetson a few days ago, it is said, and asked if Mrs. Stetson did not share the belief that Mrs. Eddy would be resurrected. Mrs. Stetson was shocked. She admonished the Christian Scientist to banish any such thought, and quoted the Manual of the Mother Church, which forbids any one to indulge in speculation or prophesy.

So the matter rests at present—one, and by far the larger number of Christian Scientists here, believing there will be no resurrection of Mrs. Eddy; the other firm in the belief that some "divine manifestation" will shortly be made, by which those who have reached a sufficient degree in spirituality will be enabled to see Mrs. Eddy again in the flesh and proclaim to the world that for a second time in history a resurrection has taken place.

E. R. Cox Scoffs at the Belief.

This belief by some of the Christian Scientists that she is in reality not dead at all has raised a storm of protest from the high officials of the church. Eugene R. Cox, Chairman of the Christian Science Publication Committee in this State, said yesterday that such a belief was ridiculous in the extreme, and was not in keeping with the true concepts of Christian Science. He said that Mrs. Eddy, neither in her teaching nor her writings, has ever intimated her unity with God, and had expressed herself as inexpressibly shocked when certain of her followers sought to compare her with Christ. Mr. Cox said that if any Christian Scientist asserted that he or she had seen Mrs. Eddy since she passed away he would not believe it. If one of the Mother Church Directors announced that he had such a revelation, said Mr. Cox, he would be inclined to think that the Director had been eating a Welsh rabbit.

But those Christian Scientists here who believe implicitly that Mrs. Eddy will shortly "prove her science" by a divine manifestation or resurrection are quite as strong in their belief as Mr. Cox and the other church officials are in theirs. Those who sent the joint protest to the Mother Church Directors believe that Mrs. Stetson or some other Christian Scientist who has attained a similar degree of spirituality will be used as the vehicle by which Mrs. Eddy will "reveal herself" in the near future. They say that in the event of a resurrection it is not at all improbable that the four armed guards who are constantly on duty at Mrs. Eddy's tomb—two in the daytime, two at night—will not see Mrs. Eddy at all, but that the revelation may come first to some one many miles away from Cambridge, Mass.

In arriving at their conclusion that the time is ripe for another resurrection, certain Christian Scientists say they have Mrs. Eddy's own teaching as their guide. They say that Christian Science has taught them that in the first instance God manifested Truth through Christ, and in the second instance through Mrs. Eddy. They are firm in the belief that Christian Science is a divine emanation of what Mrs. Eddy was the human channel, and say that on such a premise they cannot help thinking that Mrs. Eddy will make her "divine manifestation" just as Christ did so many centuries ago. They decline to admit that any such thought is blasphemous, as much as it may seem to those of other denominations.

Don't Believe in Death.

The believers in the "Eddy resurrection theory" say that Mrs. Eddy has taught that no such thing as death exists, and that the time would soon come when Christian Scientists would demonstrate the complete power of mind over matter.

Even many of the Christian Scientists here who deny that they believe in the possibility of Mrs. Eddy's resurrection admit that Mrs. Eddy is not really dead in the sense in which death is usually accepted by the layman. They say they believe that her mind is quite as active to-day as it was before she "passed away," as they call it. They refer to Mrs. Eddy's own writing in her book, "The Unity of Good," in which she says, after speaking of the ultimate power of mind over matter, even to the point of mastering death:

> I have by no means spoken of myself. I cannot speak of myself as "sufficient for these things." I insist only upon the fact, as it exists in divine science, that man dies not, and on the words of the Master in support of this verity—words which can never "pass away until all be fulfilled."

In the same connection Mrs. Eddy wrote that it was not for the present age to triumph over death, but that such a triumph must ultimately come as men and women progressed in the study and conception of divine metaphysics.

Some of those who believe in the ultimate resurrection of Mrs. Eddy, but are not so confident that it will be in the near future, say that they have found in Christian Science the promise that Christ will return again to the earth and that all who have demonstrated the Truth will come with him. Mrs. Eddy, they say, had above all other Christian Scientists "demonstrated the Truth," and that she would, according to their way of reasoning, be the first to return to earth on the "second visitation."

As for Mrs. Stetson and her views on the subject, a student of Mrs. Stetson had this to say yesterday:

"Nothing is further from Mrs. Stetson's thoughts than belief in the truth of the misconceptions of these resurrectionists."

Mrs. Stetson's Attitude.

The student added that Mrs. Stetson must not allow herself to think of such a thing, as it was against the teaching of Mrs. Eddy and the true concepts of Christian Science to allow one's self to think of such things. Always had Mrs. Stetson forbidden her followers to entertain such thoughts, said the student.

But those who have protested against the armed guard at Mrs. Eddy's tomb, and who believe that Mrs. Eddy will soon "make her manifestation," point to still other writings of Mrs. Eddy in bolstering up their belief. In "The Unity of Good" she wrote:

> It is unchristianly to believe in the transition called material death, and such misbelief must enthrone another power, an imaginary life, above the living and true God.

In another one of her writings Mrs. Eddy says that no person can take the place of the Virgin Mary nor the place of "the author of Science and Health, the Discoverer of Christian Science," meaning herself. She also taught, say the "resurrectionists," that each individual must fill his or her own niche in time and eternity and that "the second appearing of Jesus Christ is unquestionably, the spiritual advent of the advancing idea of God as in Christian Science."

"No parallel can be drawn by true Christian Scientists between Mrs. Eddy and Jesus Christ," said Chairman Cox yesterday. "She has never taught, nor even intimated that she might be resurrected in the flesh. The very fact that she made a will seems to prove conclusively that Mrs. Eddy did not believe that the triumph over death could come in the present age."

Chairman Cox admitted that Christian Scientists looked upon the body of Mrs. Eddy in the receiving vault at Mount Auburn as unreal.

"Then why have the Directors placed two men by day and two by night, also a telephone in the tomb of Mrs. Eddy?" he was asked.

"There would be a number of reasons," said Mr. Cox. "We know that attempts have been made to tamper with the bodies of prominent people before."

URGE SHEPARD FOR SENATOR

A Committee of 42 Prominent Men Issue an Appeal to Voters.

A campaign favoring the candidacy of Edward M. Shepard for United States Senator has been started by a committee of forty-two prominent lawyers and business men of the city, with William Church Osborn as Chairman. The committee, which is to be known as the Shepard Committee, with headquarters at 71 Broadway, has issued a public appeal asking voters to notify their representatives in the State Senate and Assembly of their advocacy of Mr. Shepard's candidacy. The appeal reads:

> The representation of this State in the Senate of the United States is to-day of paramount importance. The serious duty of selecting a man fitted to cope with the grave economic questions now confronting our country rests primarily, of course, with the legislators, but we believe that every thoughtful Democrat or patriotic citizen should not fail to contribute such counsel and advice to the Senator and Assemblyman whom he has helped to elect as he may deem likely to aid in a wise choice.
>
> In our judgment, in the present state of the party's affairs, the election of the Hon. Edward M. Shepard to this high office will best consolidate the party and assure the full performance of its pledges to that larger public without whose support the Democratic Party cannot hope to continue its recent success.
>
> Mr. Shepard's reputation and influence are confined to no faction of the party, and his position on the tariff, on the currency, and on labor is well known and in harmony with the preponderating thought and sentiment of the State. His admirable declaration, published on Dec. 26, demonstrates his fidelity to those fundamental Democratic principles which must be maintained and be enforced for the welfare of all our people, and exhibits anew his unsurpassed ability to present and to promote those principles. If he is elected New York will be represented at Washington by one whose words will be heard and heeded and the party signally strengthened to maintain its highest standards and traditions.
>
> We therefore request that every voter who believes with us that Mr. Shepard should be chosen to represent the State in the United States Senate address his Senator and Assemblyman to this effect, and advise that he also promptly send his name and address to the Shepard Committee, 71 Broadway, New York City.
>
> Respectfully, William Church Osborn, Chairman; Henry George, Edgar J. Levey, William Temple Emmet, Charles S. Fairchild, Lee Kohns, Samuel Sachs, James W. Hyde, Origen S. Seymour, B. L. Kennelly, Fred R. Coudert, William E. Curtis, S. C. Lamport, James W. Church, Isidor Straus, David Leventritt, Charles J. Canda, William E. Hornblower, Abram I. Elkus, John J. Murphy, Montgomery Hare, Robert Grier Monroe, John Claflin, Herbert H. Lehman, Alfred F. Seligsberg, H. Snowden Marshall, W. H. Baldwin, Eugene Delano, Henry Morganthau, Calvin Tomkins, Henry A. Dimock, John D. Crimmins, George L. Rives, Everett P. Wheeler, F. W. M. Cutcheon, Francis Lynde Stetson, Frederic H. Allen, Lawson Purdy, Henry D. Cooper, James Byrne, Paul Fuller, and G. M. Gray.

Mr. Osborn said last night that several members of the committee—John D. Crimmins, Edgar J. Levey, Lee Kohns, Frederic H. Allen, and Mr. Osborn himself—had called on Charles F. Murphy several weeks ago to urge Mr. Shepard's candidacy. He said they had found Mr. Murphy courteous but non-committal.

The members of the committee, he said, may adopt the method of a similar committee of which David A. Boody is Chairman, in Brooklyn, through which expressions in favor of Mr. Shepard's candidacy have been obtained by a postal card canvass of more than 5,000 voters. These will be sent to the representatives of the district in the State Legislature. Later, he said, members of the committee probably will go to Albany to urge their views on various legislators.

FOR JOINT RAILWAY BOARD.

Plan for Control of Traffic with Canada to be Reported in Few Days.

WASHINGTON, Dec. 28.—Judge Martin A. Knapp, Chairman of the Inter-State Commerce Commission, and J. P. Mabee, Chief of the Railway Commission of Canada, have resumed their conferences upon the details of the agreement reached last August to recommend to the Governments of the United States and of the Dominion of Canada the creation of an international railroad commission, which shall have supervisory authority over the railway rates in operation between the two countries. Mr. Mabee arrived in Washington from Ottawa last night and to-day the two officials designated by their respective Governments to consider the subject and make a report upon it were in conference. Their report will probably be completed by Friday, and will be filed by Chairman Knapp with the State Department and by Mr. Mabee with the Foreign Office of Canada.

No details are available so far beyond the fact that the report recommends the establishment of the international commission with certain defined regulatory powers. Whether the commission is to be created by treaty between the two Governments or by joint legislation cannot be announced at this time.

For a considerable period it has been realized that the increasing traffic, both passenger and freight, between the United States and Canada was likely to render control over rates in the future difficult unless some international action were taken. The acquisition by American railroads of Canadian terminals and by Canadian railroads of American terminals and lines increases the difficulties. In the existing circumstances it is not possible to compel either railways or express companies to establish joint through routes and rates to and from points in the two countries. In other words, neither an American nor a Canadian carrier may be required to furnish to a shipper a through bill from any point in one country to any point in the other. Moreover, the reasonableness of the international rates can be determined only by a circuitous proceeding instituted before the commissions of both countries.

Special to The New York Times.

OTTAWA, Dec. 28.—Chairman Mabee of the Railway Commission, who is in Washington conferring with Chairman Knapp of the Inter-State Commerce Commission on the control of rates on international traffic, will discuss with the American Commissioner also sleeping car rates.

The voluntary reduction by some companies of upper berth rates may do away with the necessity of judgment being pronounced on the subject by the Canadian Railway Commission, which has been awaiting the judgment of the Inter-State Commerce Commission. The Commissioners' report on the steps to be taken to control international traffic is awaited here with interest.

AUTO CONCERNS MERGE.

Consolidated Motor Becomes Third Largest Combination.

Special to The New York Times.

CHICAGO, Dec. 28.—The Consolidated Motor Company of Cleveland, recently organized, has absorbed the Royal Tourist Car Company, the Pennsylvania Auto Motor Company of Bryn Mawr, Penn., the Empire Motor Car Company of Indianapolis, and other concerns, making the third largest combination of automobile manufacturing companies in the country.

The Consolidated Motor Car Company is capitalized at $4,000,000, divided between preferred and common stock. The preferred is to draw cumulative dividends of 7 per cent. The immediate plans of the company contemplate the production and marketing of passenger automobiles ranging in price from $950 to $4,500. Plans are under way for the production of freight-carrying vehicles and a three-ton truck model has been thoroughly tried out and tested.

WILSON REASSERTS SMITH BROKE FAITH

Assured Him Personally, Says Jersey Governor-Elect, That He Didn't Want to be Senator.

NEVER FOR A COMPROMISE

Ex-Senator, Not He, Said That the State Would Be Disgraced if Martine Was Elected.

Reaffirming his assertion that an emissary from James Smith, Jr., informed him before election day that Mr. Smith would not be a candidate for the United States Senate, and in addition declaring that Mr. Smith personally corroborated such a statement, Governor-elect Woodrow Wilson telegraphed this statement from St. Louis to Newark yesterday:

"I certainly would not have allowed my name to go before the convention that nominated me if I had not thought that the gentleman who told me that Mr. Smith would not be a candidate for the Senate spoke for Mr. Smith.

"I had every reason to think that he did. I will not blame him because he is a man whom I very highly esteem and upon whom I do not care to bring the mortification of being drawn into this now very public matter.

"I am quite willing to go with Mr. Smith before the court of public opinion on the charge of attempted trickery and deceit.

"If the gentleman of whom I have spoken did not speak for Mr. Smith in what he told me, why did Mr. Smith corroborate what he had said?

"He himself told me exactly the same thing when he came to my home a few days after the election. He told me in the plainest terms that before the election he had not desired to go to Washington, had not felt equal to seeking or occupying the office, but that he was now feeling stronger and did desire it. He was evidently referring to something he knew I had known.

"Mr. Smith has a singularly distorted recollection of that conversation. I did speak as a friend. I felt very friendly toward him, indeed, and wish that I might have been permitted to serve his real interest in this final decision of his public career. I pointed out to him the deep discredit that would fall upon him if he himself were to seek the Senatorship.

"Finding him utterly contemptuous of the primary and toward Mr. Martine, and finding that he insisted that the State would be disgraced should Mr. Martine, rather than he, represent it in the Senate, I tried to point out to him, in all kindness, the only course that lay open to him in the circumstances if he would win the respect of thoughtful men.

"I told him that feeling as he did the only honorable course open to him was to come out and say that he was not himself a candidate and would co-operate in the choice of any man whom general opinion might agree upon as representing not special interests, but the opinion and the character of the State.

"I was suggesting a course for him, not choosing one for myself. My own duty was plain from the first. He told me that he did not know of any such man in the State who had any claim on the party comparable to his own.

"I hope that I need not say again that I proposed no compromise candidate and no compromise of any kind for myself. I was foolishly trying to advise him; I was not making a choice for myself.

"WOODROW WILSON."

Ex-Senator Smith had no reply to make to Dr. Wilson yesterday, but is expected to say something to-day.

At a caucus meeting held at the Democratic State Headquarters in Newark yesterday, Assemblyman Edward Kenny of Hudson County and Dean of the House, was unanimously elected by the members of the incoming House. John J. Matthews of Hunterdon County, after a brisk fight, was made leader of the Democratic majority.

WILSON FOR OPEN METHODS.

Scorns the Practical Politician in a Speech in St. Louis.

Special to The New York Times.

ST. LOUIS, Dec. 28.—Governor-elect Woodrow Wilson of New Jersey delighted nearly 1,000 members and guests of the City Club to-day with a crisp talk in which the professional politician was handled without gloves.

He plainly showed his antagonism to the individual who is in politics for gain. He demanded that everything be done "out in the open." He advised his hearers to remove the underbrush wherever they found it.

"The practical politician least understands practical politics of 1910," he said. "He is in the game for what he can get out of it. This is the day of the amateur politician, not amateur in the sense that you can pull his leg, but amateur in the sense that he is not seeking personal gain. The independent voter is so numerous that no politician can cast a horoscope of the future. That is an ideal condition because the best thing possible is to have the professional politician guessing."

In the course of his speech Dr. Wilson used these epigrams:

"Mind your public business all the year round, not only at election time."

"Force public officials to report often and watch their eyes to see if they are telling you all they know."

"You can trust the people providing you serve them. Reveal everything and the people will be just; conceal anything and make them jealous."

"Legislators blindly follow leaders. Sometimes the bellwether is trustworthy; sometimes he is an old goat."

"The Roman Catholic Church," said Dr. Wilson, "saved the Middle Ages from dry rot because it was democratic. This open door to the common man was the door of elevation that kept Europe progressing. The aristocracy cannot be counted on, although there have been special instances where the aristocrat has proved helpful. There is some subtle alchemy by which the general judgment is rendered better than the individual judgment.

"My personal ambition," he concluded, "is to try and keep from getting behind anybody or to conceal anything. When you hear a bullet sing through the air you ought to think the next may hit you. Be ready for your judgment. It is risky business, but one is always safer in the open."

St. Louis papers devote many news columns and editorials to Dr. Wilson's visit here. Several refer to him as the possible Democratic Presidential nominee in 1912.

AEROPLANE FALL KILLS TWO.

Frenchman Laffort Up with Passenger When Steering Gear Jams.

ISSY-LES-MOULINEAUX, France, Dec. 28.—M. Laffort, the French aviator, and M. Pola, a passenger, were instantly killed when Laffort's machine fell from a height of fifty feet to-day.

Laffort was preparing to start for Brussels in competition for the Auto Club's prize for a flight with a passenger from Paris to Brussels and return.

A big crowd was present to watch the ascension, and both to entertain the spectators and to test his machine Laffort circled above the aviation field several times. Suddenly the steering gear jammed and the aeroplane dropped to the ground. The occupants were caught in the wreckage and were dead before aid could reach them.

Annuities safest investment.
Income guaranteed for life.
No fluctuations. Details on request.
Write for Booklet.
ROBERT A. SASSEEN,
163 Broadway.

TAX DATE JANUARY 9th 1911
TAX-EXEMPT
GUARANTEED MORTGAGES
Netting 4½%
LAWYERS MORTGAGE COMPANY
RICHARD M. HURD, President
CAPITAL & SURPLUS, - $6,000,000
59 Liberty St., Manhattan. 184 Montague St., Brooklyn

Appropriate afternoon dress for men

Ready-for-service garments of distinctive cut

Those who entertain due regard for the requirements of correct attire will find here an assortment of garments that are singularly different from the average productions of other makers.

Our designers never do things by halves; in each special group of the masculine wardrobe, their efforts are bent upon producing the most original and distinctive effects.

The Afternoon Coat—the cutaway—is seen here in its highest development. We present this garment in a variety of rough or smooth fabrics, plain or braid finish, and in black or Oxford.

The elegance of modeling, perfect drape and exquisite fit will at once commend the Cutaway as created by us to men who care for precision in the following of the day's fashions.

Semi-formal dress for afternoon wear

Cutaway Coats and Waistcoats	$18 to $38
Frock Coats and Waistcoats	$20 to $45
Separate Trousers	$5 to $12

Saks & Company
Broadway at 34th Street.

Perfection

Emmy Destinn, says:
"I know of no device except the Accentor which enables the performer to accent the melody in an unmechanical and feeling way."

A Player-Piano is only Perfect when it can interpret *all* music with feeling. Only

The Autotone
The Perfect Player-Piano

can do this, because only the Autotone has the Accentor.

An initial payment of only $25. ensures its delivery before New Year's Day.

Prices from $500 Upwards.
Full value allowed for old pianos taken in exchange.

TERMS to suit your convenience
Hardman, Peck & Co.
Finely illustrated catalogue free
Brooklyn Store, 524 Fulton St.
Founded 1842
138 Fifth Ave., New York

John Daniell Sons & Sons
For New Year's
Silverware and Cut Glass

Table Silverware.

BON BON DISHES, sterling silver, each	1.25 to 10.00
CANDLESTICKS	3.95 to 7.95
KNIVES, dessert and dinner, triple plate, dozen	2.15 to 9.87
FORKS, dessert and dinner, triple plate, dozen	1.75 to 6.35
TEA SPOONS, triple plate, dozen	.95 to 3.15

Rich Cut Glass—Beautiful.

CLARET PITCHERS	2.50 to 16.95
WINE and WHISKEY DECANTERS	3.75 to 7.50
OLIVE and BON BON DISHES	.95 to 4.95
TUMBLERS, per dozen	2.75 to 12.75
WINE SETS in rich gold and cut glass; set	3.50 to 10.95
BOWLS, 8 and 9 inch	2.75 to 12.75

Broadway 8th and 9th Sts.

JAMES BUTLER INC CHOICE GROCERIES
BEST OF EVERYTHING
At All the 200 Incorporated
James Butler Stores
For the Lowest Possible Prices

5 lbs. Granulated Sugar	23c
Very Best Creamery Butter, lb.	31c
Fancy Table Butter, lb	29c
Strictly Fresh Eggs, Doz. in Carton 30c; 10 for	25c
Smoked Shoulders, lean little picnics, lb.	12c

Finest Imported Wines at 115 Licensed Liquor Stores
Paul Ruinart's Champagne, Brut 1900, Bot. $2.25; ½ Bot. $1.25

Sauterne, Barton & Guestier, bot.	65c
Claret, Schmidt's St. Julien, bot.	50c
Rhine Wine, Wohlegemuth's, bot.	65c
Port and Sherry, bottle	$1 and 75c

ELASTICITY

Contracts are designed as a safeguard against the elasticity of the human mind.

But contracts themselves are often elastic, due chiefly to those provisions which have been omitted or are inadequately expressed.

The omission from a building contract of guarantees of Economy, Quality and Speed puts a premium on elasticity of cost.

Those guarantees are never omitted from a Thompson-Starrett contract—they are the backbone of the contract.

THOMPSON-STARRETT COMPANY
Building Construction
Fifty-One Wall Street

YOU can't blend exquisite flavor into an underdone coffee.

Only thorough roasting develops the essential oils and only years of experience in blending obtains just the right proportion of selected grades of many plantations.

HOTEL ASTOR COFFEE

is the choice from the best plantations. It is expertly blended and roasted a delicious brown from cover to heart.

Never sold in bulk—always in one and three pound sealed tins, bean, ground or pulverized, 35c. per pound at any good grocer.

B. FISCHER & CO.
Importers New York

HOTEL ASTOR COFFEE

Tecla's Reconstructed Gems.

TECLA EMERALDS

Modern processes and high temperature render possible the production of gems identical in property and composition with the precious stones of nature.

Professor Tecla's Pearls, Rubies, Emeralds and Sapphires are mounted only with genuine diamonds in the most artistic and uncommon settings.

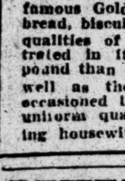
TECLA
New York 398 Fifth Ave.
PARIS 10 Rue de la Paix.
LONDON 7 Old Bond St.
No other Branches or Agents.

Watch Us
RUN TO
Philadelphia
IN
1 Hour & 50 Minutes
New Jersey Central
"THE ON-TIME ROAD"
Your Watch Is Your Time Table
A TRAIN EVERY HOUR
ON THE HOUR

The Washburn-Crosby Company's famous Gold Medal Flour has all the bread, biscuit, cake, and pastry-making qualities of the finest wheat concentrated in it. It bakes more to the pound than other flour, saves money as well as the extra work and worry occasioned by the use of flour of less uniform quality. That is why knowing housewives always demand it.

NEW HOME SEWING MACHINES

The World's favorite family machine; sold on EASY installments or liberal discount for cash. Write for catalogue "A." THE NEW HOME SEWING MACHINE CO., City Salesrooms, 45 E. 17th St., Union Sq. North, (formerly at 28 Union Sq. E.)



BROWN'S BRONCHIAL TROCHES will stop that cough. Carry them in your pocket and use them all day whenever needed, without inconvenience. They are safe and effectual. Entirely free from opiates and noted for their prompt action.
Price, 25c, 50c and $1.00. Sample free
John I. Brown & Son Boston, Mass.

ONE SUBWAY BEST, MAYOR'S BOARD FINDS

Interborough's Offer, Assuring a Five-Cent Fare, Preferred to a Competitive System.

IMMEDIATE BUILDING URGED

Present Line Would Be More Popular, Business Men's Committee Says, If McAdoo Managed It.

Hearty approval of the recent proposal for new subways of the Interborough Rapid Transit Company, with a few modifications, as against that of William G. McAdoo, President of the Hudson & Manhattan Railway Company, and the triborough system in general, is given in the report of the Joint Subway Committee of the Chamber of Commerce and the Merchants' Association appointed at Mayor Gaynor's request to advise the Board of Estimate on the subway situation, which was made public yesterday. The immediate authorization by the city government of the construction of the proposed extensions to the present Subway is recommended.

The report caused some comment by its criticism of the management of the Interborough for its responsibility for the attitude of the public toward the system. President Shonts is not mentioned by name, but Mr. McAdoo is, and the report does not mince words in declaring that if he were at the head of the Interborough, instead of Mr. Shonts, the public would feel very differently toward the Interborough. The work of Mr. McAdoo in the management of the Hudson tunnels is highly praised.

The report is a voluminous document in five sections, including a report of the whole committee and reports of the Subcommittees on Finance, Engineering, Traffic Distribution, and Legal Affairs. The main report is signed by ex-Mayor Seth Low Chairman of the Joint Committee.

After outlining the advantages of the Interborough plan and answering the criticisms that have been made of it, the report goes on to say that the present Subway conditions in the city are intolerable and will daily grow worse as long as action to relieve them is postponed. Here is an abstract of the report as prepared by order of the committee:

"It is argued by many that an independent line, at any cost, is better for the city than a single system under one management, even though the city is the owner of this system and even though the management is under public control. The argument by which this view is sustained is that competition is more likely to secure satisfactory operation for both of the two systems than if there be only one system. Even if this be so, it is doubtful whether the argument is strong enough to prevail against the advantages which have been shown to inhere in a complete system owned by the city, upon which only a single fare is charged; upon which universal transfers will be given, and the operation of which is subject to the control of the Public Service Commission.

"It is worth while to say, in passing, that the policy of public control of such utilities is very new. It does not involve a violent assumption to believe that experience will constantly make such public control more and more difficult. If new legislation is needed it can doubtless be had.

"It seems to this committee that the argument in favor of competition in the operation of subways is based, in the public mind, very largely upon temporary conditions. The McAdoo system, for example, enjoys as complete a monopoly in its field as the Interborough has in the municipal field; yet the operation of Mr. McAdoo's system is satisfactory to the public, and the operation of the Interborough system is largely unsatisfactory.

"Clearly, the reason cannot be found in the fact of competition, for if it be urged that the Pennsylvania tunnel under the Hudson River does compete with the McAdoo tubes, it may also be urged that Mr. McAdoo himself, between the Hudson Terminal Building and Twenty-third Street, competes with the Subway. If, therefore it be said that there is competition in both cases, we have the anomaly that competition has produced good results in the McAdoo system and poor results in the Interborough Subway.

Praise for Mr. McAdoo.

"This circumstance leads the committee to believe that the quality of service given by any corporation at any given time depends more upon the personal equation than upon the presence or absence of competition. Does any one doubt, for example, that if Mr. McAdoo were placed in charge of the Interborough system that the attitude of the Interborough toward the public would be radically changed? Some day even the management of the Interborough may learn that the good will of the public is worth having for every reason. When this idea really reaches home the Interborough will strive as earnestly as Mr. McAdoo now does to please the public.

"A system that is overtaxed, as the Interborough is overtaxed during the rush hours, cannot be expected to give service which will not be complained of. Perhaps most of the complaints against the Interborough originate in this condition of things. But there is room, as every one knows, for a change of attitude toward the public on the part of the Interborough management, which would make its service satisfactory in many minor respects as to which now it is a subject of just criticism.

"Such a change of attitude might come from competition, but it may also come without it. This committee, therefore, would deprecate the adoption of a policy of competition which would forfeit all of the advantages pertaining to the Interborough offer which have been outlined, which would involve the city in useless expense, and in return for which, in the judgment of this committee, the city would be likely to reap disadvantage rather than advantage.

"This committee is unanimous in hoping that the public authorities will accept the proposal of the Interborough, with such modification in details as may appear to them judicious, and that they will do this as promptly as possible and thus put an end to a situation that is already, from the point of view of the traveling public, intolerable, and which becomes worse every day that the settlement is postponed."

Advantages of Interborough Plan.

The advantages of the Interborough plan are given under the following heads: The benefit to the city of having one complete system, the shortening of the original operating lease by fifteen years, the inclusion of the indeterminate franchise idea by which the city at any time after ten years from the completion of any addition may take it over and give it to a different operator, the making certain of the city's obtaining an operator not only for the proposed additions but any further extensions which the city may care to make under the terms of the contract, the assurance of an early beginning of the work for the reason that the extensions are to be made to the present system, the leaving to the city of money for other needed public improvements by the contribution of private capital by the company itself, the assurance of a single five-cent fare over the system.

The objections to the plan which are answered are: The charge that the financial plan is unfair to the city, the charge that the proposed terms for the operation of the Fourth Avenue subway are inequitable, and that the Interborough should not be allowed to go under Lexington Avenue, but should be compelled to use Madison Avenue.

These objections are answered briefly as follows:

"The question is reduced to the simple one, whether it is fair to allow the bonds that are to be issued by the Interborough Company to be provided for out of earnings in advance of the city bonds. This committee believes that it is fair, because the Interborough Company proposes to embark in the enterprise a larger and indeterminate volume of bonds than the city, though the property will belong to the city; further, that it is in the city's interest that this precedence should be given to the private bonds because these can be floated at a lower rate of interest than otherwise. Inasmuch as the city is to have one-half of the profits from operation, one-half of the interest thus paid will come to the city.

For a Guarantee Against Loss.

"This committee therefore proposes, in lieu of the terms suggested by the Interborough, that the basis for the operation of the Brooklyn Fourth Avenue line and other similar extensions, should be as follows: That the Interborough should be guaranteed against loss; that all profits, after operating expenses have been met, should go to the city in full until the advances which it has made under its guarantee against loss have been made good, and thereafter to the city and to the operating company in proportion to the amount of capital which each has invested in the addition.

"It might also be fair to provide that, if the returns thus made to the operating company during the pendency of its lease do not equal the amount of its investment in operating plant and the interest thereon, the city should make good any such deficiency in the returns in case the operating lease is not renewed.

"If it be desired to use the tracks on Madison Avenue in future as a part of a through system going down to the Battery this can be done by depressing the tracks low enough to carry them under the Steinway Tunnel, the McAdoo line, and the present Subway. Under such circumstances, an elevator service could connect the deep subway with all of the others and with the Grand Central Station.

"There are no plans ready for building on Madison Avenue, nor has legal consent been obtained for the use of that street. On the other hand, plans that are easily adaptable and the necessary legal consents already exist for Lexington Avenue. The substitution of Madison Avenue for Lexington Avenue therefore, at the present time, would probably mean the delay of at least a year.

Lexington Avenue the Route.

"The Lexington Avenue Subway, if now constructed, can be dissociated from the present Subway and related to a downtown line at any period of renewal of the operating leases. The use of Lexington Avenue at the present time therefore does not foreclose its use as part of a different system later if that should be desired.

"At the present time Lexington Avenue will serve the convenience of a larger number of people than Madison Avenue, and for that reason it is likely also to be more profitable."

"The present Subway is called an imperfect system because it lacks an east side branch above Forty-second Street and because it does not provide for the lower west side," explains the report. "As originally designed, it had an east side branch above Forty-second Street, but the Supreme Court at that time held that the city was not at liberty to spend an amount of money sufficient to enable it to build on both the west side and the east side of the city at the same time. This misfortune should now be remedied and not perpetuated. The Interborough proposal also provides for the lower west side.

"When the proposal to abolish the one-cent fare originally charged for the use of the footway of the Brooklyn Bridge was under consideration it was pointed out by the late William Marshall of Brooklyn that every afternoon large groups of people gathered about the ferry-houses then in general use, some of them waiting many minutes until the two-cent fare gave place to a one-cent fare upon the ferries. In other words, the difference between a single fare with free transfers and a double fare is felt most heavily by the poorest of the people.

"For the traveling public it secures a single fare over the city's subway system as thus enlarged, and makes it certain that a single fare will prevail over all future developments of the system. To the multitude of individuals who will use the subway system a single fare, with transfers, as against a double fare, means a saving to them every year of many millions of dollars. The attainment of this end is an object that no municipality can afford to undervalue.

"But even this is not the whole of it. A single fare upon the subway system, with universal transfers on the subway, means the fairly even spread of population all over the city. A double fare, with so-called independent and competing lines, means the concentration of population within the limited areas that can be served by one system or the other.

Benefits of a Five-Cent Fare.

"No feature of the subway problem approaches in the gravity of its consequences the importance of making the city's subway system a means of distributing the population rather than a means of reconcentrating it. Nothing can be devised so likely to distribute population evenly as a single subway system under one management, which maintains everywhere one five-cent fare, and which gives transfers wherever a change of cars is necessary."

The sub-committees of the Joint Committee were made up as follows:

FINANCE.—Isaac N. Seligman, Chairman; Francis L. Hine, Darwin P. Kingsley, Edgar J. Levey, William A. Nash, William H. Porter, Frank A. Vanderlip, and Seth Low, ex officio.

ENGINEERING.—Charles Sooyshmith, Chairman; Alfred P. Roller, William E. McCord, Samuel Rea, Franklin Remington, William J. Wilgus, and Seth Low, ex officio.

TRAFFIC DISTRIBUTION.—Alfred E. Marling, Chairman; Abraham Abraham, Irving T. Bush, George B. Cortelyou, John D. Crimmins, Robert E. Dowling, Homer Folks, Augustus N. Hand, Frederick Potter, Charles A. Schieren, J. Harvey Smedley, Olin J. Stephens, and Seth Low, ex officio.

LEGAL AFFAIRS.—James W. Gifford, Albert F. Boardman, Charles E. Rushmore, and Seth Low, ex officio.

The most important of the minor reports are those of the sub-committees on finance and engineering. The latter makes an important suggestion for the modification of the Interborough plan in recommending that the elevated extensions in the Bronx be connected with the Subway instead of the present elevated system. Its conclusions read as follows:

Triborough Route Weak.

"That the triborough system does not, as at present planned, follow the best possible route. It is unnecessarily expensive, structurally, and of unknown ultimate cost to the city. It does not afford continuous train service, and at best would be a weak and heavily handicapped competitor with the Interborough system.

"That a well-located line, efficiently reaching all territory now suffering for lack of rapid transit, can be planned on an attractive competitive basis, and on constructive lines, at much less expenditure.

"That the extensions proposed by the Interborough will round out an existing system, fulfilling all reasonable present requirements, and on a basis in which the cost to the city is absolutely defined and readily provided for.

"We are of the opinion, finally, that should the policy be adopted of constructing an independent rapid transit system plans and specifications on a new route for a triborough system of normal cross-section, with an upper east side and a lower west side leg, cross-connected in the neighborhood of Forty-second Street, and furnishing through car service to Brooklyn, should be prepared as quickly as possible. By such a method competitive bids may be obtained, not only for municipal construction, but also for private operation, this procedure, we think, being such as would stimulate bidding by many rather than by few interested.

The Safeguards Needed.

"On the other hand, should the policy be adopted of having subways built and operated as extensions of the city subway system, substantially in accordance with the terms of the latest proposal of the Interborough Company, the contract should provide that all plans and specifications shall be prepared under the joint supervision of competent representatives of both parties; that the Jerome Avenue branch in the Bronx shall be an integral part of the subway extensions, and not of the Manhattan Elevated; that the expenditure of all funds both public and private, for both construction and equipment, shall be under the strict joint supervision of competent representatives of both parties; that suitable clauses shall clothe the city with the right to enforce proper regulation for both public comfort and safety, such as seats for all passengers in 'off' hours of the day, including Sundays, and courteous treatment of the public by the company's employes; that future extensions and branches shall be constructed and operated on terms that will be fair to both parties, and for other items for the city's protection that will occur to the city's representatives as needing inclusion in the contract apart from those incorporated in the company's offer."

The Finance Committee has this to say:

"Competition is a most desirable thing for the general public, when it can be made effective. It is effective in almost all private trade conditions, because it then tends either to reduce prices or improve quality, or both. But in the case of the business of public service corporations it is a will-o'-the-wisp which people would cease to chase if they would but stop to consider that the conditions of such businesses are such as to make monopoly not only natural, but also, if properly regulated by public control, eminently desirable.

"For example, those cities which have suffered from the evils of telephone competition, wherein a nominal reduction of rates has been far more than offset by the additional cost of having to install two or more systems, each providing inferior service, would be glad to obtain the economies and efficient service of a well-regulated monopoly. Attempts at competition in the matter of light, heat, and power service have been almost universally short lived and unsatisfactory.

"The City of Cleveland has recently had a similar experience in the case of its surface transportation lines, and the people of this city would be chargeable with short memories indeed if they did not remember how expensive to them has proved the breaking up of the Metropolitan Street Railway system with its resulting curtailment of transfer privileges."

Shonts and Others Silent.

President Shonts of the Interborough was in conference with the members of the Public Service Commission nearly all yesterday afternoon. When he came out he did not care to comment on the report generally or on the criticisms of the management of the system. Mr. McAdoo also had nothing to say, and Chairman Willcox of the commission said that he had no statement to make. All the members of the Board of Estimate, including Controller Prendergast and President Mitchel of the Aldermen, the leading triborough advocates, did not care to comment on the report until they had read it carefully.

A meeting of the Transit Committee of the board, which consists of the Mayor, the Controller, and President Mitchel, has been called for next Tuesday.

GAYNOR ANSWERS MARSH.

Explains to Congestion of Population Secretary That City Owns Subways.

Mayor Gaynor replied yesterday to the letter written by Benjamin C. Marsh, Secretary of the Congestion of Population Commission, suggesting that the city take over all the transit facilities of the city.

"I am in favor of monopoly, but a monopoly owned by the city and not a monopoly that owns the city," wrote Mr. Marsh. In reply the Mayor stated:

Dear Sir: Your favor of Dec. 27 reached me first through the newspapers. Your suggestion that the State forfeit the franchises of all of the street surface, overhead, and underground roads is a very large one; too large for me to enter into at this time, except to say that some things are easier said than done. My great object is to do something while I have the opportunity. At best we can only go along slowly, leaving much for those who come after us to do.

I venture to remind you, however, that the city now owns all existing subways, and must under the statute own all to be built hereafter, whether with the city's capital, with private capital, or with both. No company will have any franchise of these roads. All that is given is a lease for a term of years for operation. It was a great mistake to give so long a lease as fifty years, with a renewal right of twenty-five years. You must know that I stood alone objecting to that when it was done, and that I have objected to it ever since. The Interborough in its present offer has finally agreed to scale the term down to forty-nine years for the whole system. If you can get them to come down lower you will please me very much. There is no subway franchise to be forfeited, and I suppose I need not tell you that we cannot break or impair our contracts with the operating companies. We must get down to the actual facts and the actual law in order to make any headway.

You state that the present company has failed to obey the orders of the Public Service Commission. The Public Service Commission assures me to the exact contrary, namely, that the company has carried out every order which the commission ever made. If it does not do so the Public Service Commission can make it pay very high penalties, and also apply to the courts for a mandamus. You also say that the reason why the said company does not obey the orders of the Public Service Commission is that certain corporation Judges have decided in favor of the company against such orders. I can only say that I know of no such case. Will you be so good as to cite it to me, as I should like to read it?

May I add that you can be very certain that the crowding of the present Subway cars will grow even worse until we get relief by building more subways, and especially the extensions of the present Subway which were laid out by the old Rapid Transit Commission and should all have been built before this time. A good many people are under the delusion that the Lexington Avenue route on this side of the river, the Lafayette Avenue route in Brooklyn, and the other outlying routes of the triborough system were laid out under the Public Service Commission for the triborough route. Not so. They were laid out by the old Rapid Transit Commission as extensions and connections of the present Subway, the whole to be one system all over the city at one fare. May I ask whether you want two or more independent systems, with an extra fare for transfers, or whether you want one system and one fare? That is the question of the moment. May I add another word, namely, that three years ago the Public Service Commission was established and given control over public service corporations in respect of the cars, the speed, the accommodation they should give in all respects, and the amount of bonds and stocks which they should issue. I find many discussing the present situation as though this great legislation had never occurred, whereas it is the key to the whole situation. We already own the Subways, and this legislation gives us control of their operation, so that there is no such a thing as monopoly in subways. Very truly yours,

W. J. GAYNOR, Mayor.

Benjamin C. Marsh, Esq.,

The Mayor was very busy while at his office yesterday and did not have time to take up the report of the Joint Subway Committee of the Chamber of Commerce and the Merchants' Association.

NEW WASHINGTON STATUE.

J. Massey Rhind Finishes Model for Washington Park, Newark.

J. Massey Rhind, a New York sculptor, has finished the model for a bronze equestrian statue of Gen. Washington to be erected by the Amos Van Horn estate in Washington Park, Newark, N. J. The commission was given to Mr. Rhind after a competition with several other sculptors, and its execution will call for an expenditure estimated at between $25,000 and $50,000.

The statue is unusual in that the figure of Washington is placed standing beside the horse instead of on the animal's back.

Gen. Washington, while attired in the costume of a General, has also a riding cloak thrown over his shoulder. One of his hands, holding the reins, rests on the pommel of his saddle.

The group will measure about twelve feet high and will be erected on a pedestal three feet high. The whole composition will rest on a mound about seventy-five feet in diameter, rising about seven feet above the surrounding ground line, making a total of twenty-two feet from the ground.

SHOOTS PERSISTENT SUITOR.

Girl Uses a Gun After He Attacks Her with a Knife.

UNIONTOWN, Penn., Dec. 28.—Washington Height died early to-day from a gunshot wound said to have been inflicted by Daisy Meade, whom he followed to her home in Republic last night.

The girl was visiting the home of William Taylor, when Height entered, and, it is said, renewed the suit so often rejected. The girl became angry and Height attempted to walk home with her, when, in front of her brother's house, he attacked her with a knife. She shot him.

The man was taken to a hospital and the woman was arrested. There were no witnesses to the tragedy, but part of her story has been substantiated.

SEEKS TREASURE FATHER HID

Newark Man Reworks Gold Claim His Father Concealed 40 Years Ago.

SAN FRANCISCO, Dec. 28.—In the hills near Oakland, George W. May, Jr., of Newark, N. J., is seeking gold in a shaft sunk by his father forty years ago. The father was driven from his claims by force, but not before he had convinced himself there was treasure in the ground. When he was compelled to quit, he filled in the shaft and concealed the place where he had dug.

The son, who has often heard his father tell of the supposed gold ledge, recently came to Oakland and bought two acres of land, including the location of the old shaft. He claims to have found ore that bears out his father's statement.

COLDS CAUSE HEADACHE. LAXATIVE BROMO Quinine, the world wide Cold and Grip remedy, removes cause. Call for full name. Look for signature E. W. GROVE. 25c. —Adv.

WIFE INTERCEPTS HUSBAND AND GIRL

Meets Them at the White Star Pier and Prevents Her Niece from Landing.

WANTS HER DEPORTED

She Brought the Girl Here from England at Fifteen, She Says, and Gave Her a Home.

When Miss Jeanette Cooke, 19 years old, from Strathearn, England, came trippingly down the gangplank from the deck of the steamship Oceanic yesterday morning two persons ran forward to greet her. She had formerly been in their care while a student of music at the University of Utah, Salt Lake City.

One of her welcomers, Mrs. Squire Coop, wife of the Professor of Music at the university, the girl was not expecting, and so rushed past her with a slight flush of color and into the arms of her other welcomer, Prof. Coop, who had arranged by letter and cable to meet her at the dock.

Prof. and Mrs. Coop had arrived at the pier separately and by different routes. As it was learned afterward, her presence there resulted from the intercepting of letters that had passed between the girl and her husband. The result of the triple meeting was a scene in which Mrs. Coop finally convinced the immigration authorities that they ought to rescind the pass already issued for the girl to go ashore, and instead remove her to Ellis Island for examination, with a view to her deportation.

The immigration Inspectors assured Mrs. Coop that the girl had told them she was coming here to visit an uncle and an aunt, and that on this showing they had issued her a card allowing her to leave the steamship. Mrs. Coop replied that she was the only aunt the girl had in this country, and instead of coming to visit her had really come to take her place in her husband's affections and live with him in secret until he could rid himself of his present matrimonial alliance through the divorce courts. In support of her claims Mrs. Coop handed the immigration authorities a bundle of letters and cablegrams exchanged between her husband and the girl.

The inspectors, after reading over the letters, sent the girl by the first boat to Ellis Island. There she was held for a hearing and after both Prof. and Mrs. Coop had made statements a decision in her case was reserved until to-day. Prof. Coop followed her to the island and spent the day trying to get an interview with her. This the authorities refused to permit, but he was told he could see her at the close of the examination.

Looking much dejected he came back to the Battery on the last boat in the evening and went to the Hotel Navarre, promising he would return to the island on the first boat this morning to renew his efforts to see Miss Cooke.

Prof. and Mrs. Coop met on the island at 3 o'clock while each was waiting for a chance to make a statement. He presently advanced and held out his hand.

"I was expecting to meet you here," he said.

"Well, you didn't expect you'd be here Christmas," the wife replied, "when you sent me that loving telegram telling me to have faith in you, and faith would win in the end, and wishing me happiness not only for Christmas, but for all my life."

"Don't do anything rash," the husband replied. "If you intend doing such a thing, think it over again."

The couple then separated, Prof. Coop going to consult with a lawyer he had summoned from Manhattan, and Mrs. Coop turning to Lawyer Roscoe Conklin, who had accompanied her to the pier and across to the immigration offices. Neither lawyer was allowed to be present at the secret hearing, their clients being forced to make their own statements from such advice as the lawyers furnished them out in the hallway.

As she left Ellis Island Mrs. Coop said she would insist on having her niece returned to her relatives in England. She explained that the niece was brought across the Atlantic at her own suggestion four years ago in short dresses, and she planned to adopt the girl. After two years had passed the wife began to suspect a growing fondness between her husband and her little ward.

"My husband made me think I was wrong about my suspicions," said Mrs. Coop. "He told me I was wearing my heart out with grief, and was breaking down because of it, when a little rest would make it all different. He proposed to send my niece back to England and wanted me to find in study at the University of Chicago the rest and recreation I was in need of.

"He fooled me then, got me to consent, and while I studied philosophy and the sciences in Chicago he toured Europe with my niece. It was all part of his programme of taking her home."

Prof. Coop is well known in the intermountain West as one of the most successful of its younger group of musicians. He came to Utah as a boy and was graduated from the public schools at Ogden, Utah. He then gave music lessons for a time, and in 1900 by dint of hard saving he got funds enough on which to complete his musical education in Europe. He brought Mrs. Coop back with him as his bride on his return in 1904.

Mrs. Coop said that her husband provided for her liberally while she was in Chicago for some time, and then the remittances dropped away. Finally she says he suggested in a letter that he should obtain a quiet divorce, to which she was asked to consent, the grounds being desertion due to her residence in Chicago as a student.

OPEN SUNNYSIDE BRIDGES.

Pennsylvania Completes Three Structures Over Its New Yards.

By opening three concrete and steel bridges over the Sunnyside Yard, in Long Island City—the Queensboro Bridge approach, the Honeywell Street Bridge, and the Harold Avenue Bridge—the Pennsylvania Railroad will turn over to the city to-day avenues of direct connection between Columbus Circle and Long Island.

The Pennsylvania and Long Island Railroad Companies, pursuant to an agreement of 1907, by which the city closed for them portions of fifty streets, many of which existed merely on paper at the time, have built a bridge over the railroad tracks on the line of Van Alst Avenue from Hunter's Point Avenue to midway between Sixth and Seventh Streets; a bridge over the railroad tracks between Van Alst Avenue and Meadow Street on the line of Hunter's Point Avenue; a viaduct on the line of Thompson Avenue over the entire width of Sunnyside Yard; another across the yard from Jackson Avenue at Beebe Avenue to Skillman Avenue and Honeywell Street, and one across the yard from Jackson Avenue to Skillman Avenue on the line of Harold Avenue. They also have paid one-half the cost of the viaduct over the entire width of Sunnyside Yard connecting Thompson Avenue with the Queensboro Bridge approach.

Grade crossings on the Long Island Railroad have been eliminated by these improvements. Sunnyside Yard, over which the viaducts pass, contains some fifty-three miles of tracks. In this expanse of tracks there is now not one grade crossing, nor even a crossing at grade of railroad tracks in the yard itself, as these have all been made on the "jump-over" or undergrade crossing plan.

Suicide at Grand Union Hotel.

A young man who registered at the Grand Union Hotel on Tuesday as A. F. Munster, committed suicide in his room there some time yesterday by shooting himself in the heart. A new revolver with one chamber empty was found by his side. A card bearing the name "A. F. Munster" was on the dresser on which was written a request that his mother be notified. The man, who was about 26 years old, is supposed to have been an electrician employed by the Interborough Rapid Transit Company. It is believed his home was at 510 West 176th Street.

McKIM TO TEST DIVORCE.

Wants to Know If Wife's Reno Decree Prevents His Remarriage.

To ascertain legally whether he is free to marry again, Dr. Smith Hollins McKim of this city and Baltimore has begun an action against his former wife, who was Miss Margaret Emerson of Baltimore, to test the divorce decree she obtained against him at Reno, Nev., last Summer.

Hays, Hirshfield & Wolf, lawyers for Mr. McKim, said yesterday that a summons had been served on Mrs. McKim in this city last October, and that the complaint would be filed shortly after Jan. 1.

Relatives Contest Importer's Will.

A contest of the will of Onesime Robitaille, who died at Lorette, Quebec, on July 22, was instituted in the Surrogate's Court yesterday. Robitaille, who was well known in the importing business under the name of J. O. Roberts, left more than $35,000 personal property and $9,000 realty to his blood nieces and nephews, more than thirty in number, and mostly natives of Quebec. There was a provision that any nephew or niece whose whereabouts was unknown at the time of his death, should forfeit the share to which the will would entitle him or her. Robitaille's brothers and sisters, who were not mentioned in the will, are the contestants.

LOUIS ROEDERER
CHAMPAGNE
BRUT—1900 VINTAGE
GRAND VIN SEC
E. La Montagne's Sons
45 Beaver St., New York

ALCOHOLISM
MORPHINSM—DRUG HABITS
Cured Without Publicity
WRITE FOR PARTICULARS.
Oppenheimer Treatment, 317 W. 57th St., New York.

John Jameson
THREE ★★★ STAR
Whiskey

J.M. Gidding & Co
564-66-68 FIFTH AVENUE
Forty-sixth and Forty-seventh Streets

First Clearance Sale
Of Our Entire Winter Stock of
Women's Garments, Furs and Millinery
At Decisive Reductions in Prices

The importance of the following price-reductions during this Sale is emphasized by the fact that our stock is *entirely new and fresh*—the opening of our establishment having been delayed by the builders until *just a few weeks before Christmas.* Such an opportunity to purchase the *most recent and exclusive* creations of the foremost Paris and American designers is therefore without precedent.

Tailored and Semi-tailored Suits, that were $65 to $350—
Are now reduced to $29.50 to $210

Gowns, that were $65 to $600—
Are now reduced to $35 to $300

Evening Wraps and Coats; Street, Carriage and Motor Coats, that were $48 to $500—
Are now reduced to $25 to $250

Furs: Caracul and Persian Lamb Coats, that were $250 to $950—
Are now reduced to $150 to $500

Hudson Seal Coats, that were $250 to $950—
Are now reduced to $135 to $550

Fur Sets, that were $100 to $1,500—
Are now reduced to $65 to $850

Millinery: Imported Models, that were $50 to $125—
Are now reduced to $25

Our own Models, that $25 to $50—
Are now reduced to $15

Tailored Hats, that were $18 to $25—
Are now reduced to $8.50

33 1/3%
Discount
on the entire stock of
CHESTER BILLINGS & SON
and
ALFRED H. SMITH & CO.

The stock consists of Diamonds, Pearls, Rubies, Sapphires, Emeralds in exquisite settings of modern design. Also gold and silverware, watches, bronzes and clocks.
Every article in this store is offered at a discount of 33⅓% which means you can buy here at less than wholesale cost.

CHESTER BILLINGS & SON'S STORE, 5th Ave. at 34th St.

FLEGENHEIMER'S
TONIC PORT
A Cheering and Welcome
HOLIDAY GIFT
Makes Rich, Red Blood.
Gives Health and Strength.
Tonic Port, produced from a selected species of nutritious *Grape,* is rich in iron and combines in itself the invigorating qualities which are necessary for benefitting invalids, convalescents and overworked people.
Highly Recommended by Physicians.
Mail Orders Promptly Attended To.
Full Quart, $1.00. Pints, 50c.
FLEGENHEIMER BROS., 261-269 8th Av., N. Y.
66 Avenue A.
1028 Second Ave., N. Y.
1276-1278 Broadway, Brooklyn.
376 Fifth Ave., Brooklyn.
100 Market St., Newark, N. J.
2780 Third Ave., N. Y., Cor. 147th St.
119 Manhattan Ave., Brooklyn.
17 Main St., Yonkers, N. Y.
176 Newark Ave., Jersey City, N. J.
413 Washington St., Hoboken, N. J.
29½ So. 4th Ave., Mt. Vernon, N. Y.

TONIC PORT
FLEGENHEIMER BROS.
NEW YORK

TO REPRIMAND SIMS FOR LONDON SPEECH

Commander Sends Text of His Remarks at Guildhall to President Taft.

SAYS THEY WERE IMPROMPTU

German Residents Here Objected to His Pledge of Last Man and Drop of Blood to Aid Britain.

Special to The New York Times.

WASHINGTON, Dec. 28.—The President had on his desk to-day the last dollar and drop of blood speech made by Commander Sims, U. S. N., at the Guildhall dinner to the officers of the Atlantic fleet. He probably will announce his action to-morrow, and it is expected that he will reprimand the commander severely.

In his speech Commander Sims, who was formerly President Roosevelt's naval aid and for many years inspector of target practice in the navy, where he made a noteworthy record in improving the marksmanship of the men, spoke of the possibility of a necessity for an alliance between the United States and Great Britain and added:

> If the time ever comes when the British Empire is seriously menaced by an external enemy, it is my opinion that you may count upon every man, every dollar, every ship, and every drop of blood of your kindred across the seas.

This extreme utterance would have attracted no attention among the official or personal friends of Commander Sims, who is known for his somewhat emphatic and startling speeches, but the German-American societies, especially the German-American Citizens' League, passed resolutions and condemned the speech and the idea of an alliance between this country and Great Britain in any possible war with Germany. These resolutions have been pouring in on the President from every city in the United States, and he has been warned against allowing the feeling that has been stirred up to go far enough to get into the next campaign, lest the German-Americans be arrayed against him.

Some of them have told the President that they would make some "last dollar and last man" speeches themselves in 1912 if he did not repudiate the remarks of Commander Sims. Replying to an inquiry through Admiral Murdoch, commanding the fleet, Commander Sims said he had not prepared his speech beforehand, but said the things that came first to his tongue. He sent transcribed shorthand notes of what he had said with his letter. These notes show that the cable dispatches quoted him truthfully.

Secretary Meyer will make public the verbatim report of the speech, so that the country may know just what has caused all the disturbance, although he says he cannot understand why two continents should take Commander Sims so seriously.

There are many naval officers here who would not mourn if Mr. Sims should be reprimanded. He has figured in several incidents that have made matters uncomfortable for others. Although Col. Roosevelt denied it early last year in a letter to the Secretary of the Navy, it was believed at the time that the action of Col. Roosevelt in amending the naval regulations to permit an officer under the grade of Captain to command a ship, was taken to permit Mr. Sims to get a command on the expiration of his detail as Inspector of Target Practice. Around this a controversy raged for a time.

It was Mr. Sims, also, who was credited with being back of a criticism of the American navy, written by Henry Reuterdahl, and entitled "The Needs of the Navy," which appeared in McClure's Magazine for January, 1909. The criticism was aimed at construction methods, and its similarity to official reports by Commander Sims led the Navy Department to ask him for an explanation. He was also under fire from Senators.

WALKING TEST STRICTER.

Taft Orders Officers of Navy to Tramp 25 Miles in Two Days Every Quarter.

Special to The New York Times.

WASHINGTON, Dec. 28.—President Taft has tautly drawn the lines on naval officers in the matter of physical tests. Heretofore the officers have had the privilege of taking their annual exercise tests any time before July 1. Now Secretary Meyer has decided that every officer subject to the test regulations shall take his exercise once every three months.

No exceptions are made save in the case of officers in the last year before their retirement for age, and those who have suffered a disability in the line of duty. Officers stationed where it is impracticable for them to undertake the tests may be especially excused.

Every officer afloat and ashore will be required to go before a medical board for examination within three hours after every test. The tests required are a walk of 25 miles in two consecutive days, five consecutive hours being allowed for each day. Each day's walk (12½ miles) is not to be completed in less than four hours. When the required quarterly exercises are taken by officers serving in the tropics the distance walked and time required will be two-thirds those stated.

The President calls the attention of the service to the benefits obtained by practicing the Muller system of physical exercises.

SEE NO PARDON FOR MORSE.

His Friends' Only Hope Now Is That Taft May Commute Sentence.

WASHINGTON, Dec. 28.—Friends of Charles W. Morse, the convicted New York banker, who is serving his sentence in the Atlanta Penitentiary, have about decided to direct their efforts for his release to a plea to President Taft to commute his sentence. All hope of securing an unconditional pardon, with a restoration of civil rights, has been abandoned.

It is said that Mrs. Morse has agreed to this course, and that Senator Hale, who presented the pardon petition to President Taft, has been urging commutation to Attorney General Wickersham. Senator Hale has asked Mr. Wickersham to consider Morse's pardon, if necessary, out of its turn.

It has been pointed out to Mr. Wickersham that if President Taft were to commute Morse's sentence to five years, the banker, with allowances for good conduct, would serve only three years and eight months. He has already served a year.

"Fashions and Fads"
That Smart, New Small Shop at
Eight West Thirty-second Street

ARE preparing the Final Clearance of Present Season's Stock of Models, in which will be some *Astonishing Values*—SERGE DRESSES FOR UTILITY WEAR; CHIFFON BLOUSES; AFTERNOON GOWNS.

Sale Begins Tuesday, Jan. 3d, 1911

For detailed prices and descriptions, see Sunday Times.

8 West 32d Street

MAY INCREASE SUGAR FINES.

Government Said to be Able Now to Dictate to Trust.

WASHINGTON, Dec. 28.—Recent disclosures in the "drawback" frauds against the Government have put the Treasury Department in a position practically to dictate the terms of compromise with the sugar refining companies. The American Sugar Refining Company's recent offer of $700,000 may not be accepted in view of the fact that the Government is said to have evidence to compel the return of not less than $1,000,000.

It has just become known that at a recent conference with Attorney General Wickersham attorneys for the sugar company offered $500,000 in settlement, and declared that "was the last cent." The offer was declined, and the $700,000 one came soon after.

One official of the Customs Service is authority for the statement that the frauds appear to grow with every day's investigation.

$80,000 FOR PARR.

His Reward for Unearthing Sugar Frauds to be a New Year's Gift.

WASHINGTON, Dec. 28.—Richard Parr, the customs detective who discovered the steel springs in the scales on the American Sugar Refining Company's dock, at Williamsburg, and furnished most of the evidence through which more than $3,000,000 has been returned to the Federal Treasury, will get his reward as a New Year's offering.

Parr's share was $100,000 for the work. He was paid $20,000 some time ago, but the Treasury had no more funds to complete payment. The Urgency Deficiency bill passed by Congress carried an item of $90,000, and of that $80,000 will go to Parr. Secretary MacVeagh will sign a warrant this week transferring the money to Collector Loeb in New York who will be able to pay Parr before New Year's Day.

ASK WIRELESS INQUIRY.

Want Congress Action on Alleged Conspiracy Against United Wireless.

WASHINGTON, Dec. 28.—Demands will be made upon Congress, it is said, for an investigation of the wireless telegraph situation throughout the United States. Letters are being sent to members asking that the matter be taken up. These letters charge that a conspiracy was set on foot to destroy the United Wireless Telegraph Company because its present officers would not surrender $5,000,000 worth of stock.

SELL LESS SCOTCH WHISKY.

Figures for Year Show Great Falling Off Also in Production.

Special Cable to THE NEW YORK TIMES.

LONDON, Dec. 28.—Statistics of the Scotch whisky trade, published to-day, show that dealings for the year have been the worst for many years. The shrinkage in all departments is severe.

The total production is the lowest for sixteen years, having declined over 2,000,000 gallons in the twelvemonth.

FLEET ENTERTAINS FRENCH.

Admirals Schroeder and Murdock Give Farewell Receptions.

CHERBOURG, Dec. 28.—As a fitting conclusion to the round of festivities in connection with the visit of the first division of the United States Atlantic fleet to this port and of the third division to Brest, the Commander in Chief, Rear Admiral Seaton Schroeder and Rear Admiral Joseph B. Murdock, to-day gave farewell receptions on board their flagships, the Connecticut and the Minnesota, respectively. All the civil and military authorities and more than a thousand other guests attended the functions, and when the time came for their departure they raised cheer after cheer for the Americans, who have made themselves very popular.

MOURN MESSINA EARTHQUAKE

Masses Mark the Second Anniversary —Alarm Over Etna Subsiding.

MESSINA, Sicily, Dec. 28.—In commemoration of the second anniversary of the great earthquake the city to-day put on deep mourning. Requiem masses were celebrated and addresses were made at a great mass meeting in which warm appreciation was expressed for the aid given by other countries, especially by the United States, the American quarter erected by American subscriptions being now considered the best section among those newly built.

REGGIO, Dec. 28.—The anniversary of the earthquake was commemorated here to-day by a solemn procession to the cemetery, where a speech was delivered by the Mayor and the Prefect laid the cornerstone of a monument to the victims.

CATANIA, Sicily, Dec. 28.—Mount Etna continues to emit flames and smoke, but no lava. The people, who for a time were wrought up over the possibility of a disaster, are now tranquil, and it is believed that the volcano will soon subside.

AWARD PRISON CONTRACT.

P. J. Carlin Co. of This City Will Build the New Penitentiary.

ALBANY, N. Y., Dec. 28.—The State Commission on New Prisons to-day awarded to the P. J. Carlin Construction Company of New York the contract for the construction of the new "Harlem" State Prison at Wingdale, Dutchess County, to take the place of Sing Sing Prison. The company submitted the lowest bid, agreeing to construct the entire prison for $2,894,000, and with certain buildings eliminated for $2,196,000, or $4,000 less than the amount fixed by the Legislature.

The company is to complete the buildings by Aug. 30, 1913.

The new prison, when completed, will cost nearer $3,000,000 than the $2,200,000 authorized by the Legislature, inasmuch as the Carlin contract does not include the erection of the Warden's residence, the chapel, recreation building, south industrial shop, storehouse, and the condemned and punishment cells. These buildings had to be eliminated to bring the bid within the amount provided by law.

TOO LATE TO SAVE MEXICAN.

One of Condemned Men a Suicide Before Texas Governor's Reprieve.

GALVESTON, Texas, Dec. 28.—Two Mexicans named Lopes, having been convicted of murder and sentenced to be hanged in Hidalgo County, where the feeling against Mexicans is very strong, Gov. Campbell promptly ordered a stay of execution to permit an official investigation. The order came too late, however, for one of the men had strangled himself to death in his cell.

HEALTH DEPARTMENT TO BE INVESTIGATED

Dr. Bensel and Other Physicians Said to Have Disposed of City Autos Illegally.

MACHINES WERE SWAPPED

Refusal of the Controller to Pay a Balance on One Opens the Way to an Inquiry.

Charges against Dr. Walter Bensel, Sanitary Superintendent of the Health Department, are to be investigated to-day by Commissioner of Accounts Raymond B. Fosdick. Dr. Bensel's troubles, it is said, grew out of the use of automobiles in the service of the department. There are thirteen of these machines, eleven at the main office at Sixth Avenue and Fifty-fifth Street, one in Brooklyn, and one in Staten Island. The Staten Island machine was purchased for Dr. Alvah Doty, who is not an employe of the city, but is ex-officio a member of the Board of Health.

It is about Dr. Bensel's own machine that the most serious charges centre. In July, 1907, Dr. Bensel was appointed Street Commissioner. He applied to the Aldermen and was authorized to purchase a machine for $3,500. He remained in the office of Street Commissioner until Nov. 24, 1907, when he went back to the Department of Health as Sanitary Superintendent. The automobile at his request was transferred to the Department of Health.

According to the rules of the department, each machine in use there belongs to a particular official, and cannot be used by any other on any business whatever. Dr. Bensel used the automobile transferred with him from the Street Cleaning Department until December, 1909. Then he asked the Aldermen for a new car, and a resolution was passed authorizing him to purchase a new one for $3,500, but with the proviso that he buy "a slightly used car."

He is said to have made a deal with the automobile firm whereby he traded his old car which he valued at $1,000, and the $3,500 for a car which Fire Commissioner Waldo had turned over to the automobile firm. This car cost Mr. Waldo $5,500 originally, but he sold it for $4,500. The transfer was made on Dec. 17, 1909. Before trading his old car Dr. Bensel is said to have spent $750 for repairs on it.

The Street Cleaning Department was now without a car, so it purchased the same one which it had owned when Dr. Bensel was Commissioner, from the automobile firm, for $995. This same car has served Commissioner Edwards of the Street Cleaning Department for many months.

On the ground that Dr. Bensel had no authority to purchase a machine for $1,000 more than the resolution of the Aldermen named, Controller Prendergast refused to pay the bill. The automobile firm not receiving its money, sued the city for the $3,500 cash which was promised to it in addition to the old car. It is said that Dr. Bensel illegally sold the old car, as the city charter provides that city property can only be disposed of at public auction and after having been duly advertised. There are said to be four other trades of city machines under similar circumstances which will have to be explained by officials of the Health Department.

The repair account for the department automobiles is also to be investigated. Dr. Bensel's machine is said to have cost the city a large amount of money during the three years he has maintained it. It is also said that Dr. Bensel has used his machine a great deal. He is said to have used it to take him to and from his Summer home at Amityville, L. I.

Dr. Bensel was unwilling to discuss the matter last night. He said that inasmuch as no charges had yet been presented he saw no occasion to answer them.

"I pointed out clearly several times before the Aldermen," he said, "that the old car was to be given in exchange in addition to the appropriation, and it was distinctly understood so by both the Aldermen and the Health Department. Similar exchanges have been allowed to stand in the past and no former Controller, so far as I can recall, has ever held up the bill."

Investigation will be made also regarding the use of an electric runabout by Dr. Elizabeth Baker, chief of the Bureau of Child Hygeine of the Health Department: one used by Dr. Billings and one by Dr. John J. Cronin.

It is even charged that one city-owned machine has been let out for public hire, but that is blamed on the chauffeur in charge of it. Evidence as to all these matters has been placed before the Commissioner of Accounts and he is expected to ask for action this week. The result of Mr. Fosdick's investigations will be embodied in a report to Mayor Gaynor.

For $10,000,000 Panama Line.

PANAMA, Dec. 28.—The Assembly this afternoon approved the bill authorizing President Aronemana to receive bids for the construction of the Panama-David Railroad.

The cost of this work is not to exceed $10,000,000, for which the Government may issue 5 per cent. bonds. The bids will be opened at the end of four months.

FAKIRS CAUGHT MORGAN.

Financier's First Art Purchases Were Spurious, Expert Says.

Special to The New York Times.

CHICAGO, Dec. 28.—Henry W. Fike, a picture expert of Paris, is quoted by a correspondent of The Chicago Daily News as indorsing a statement by William M. Chase, the New York artist, that there are 50,000 spurious Corots in America.

"The d'Aulby-Hamilton Paine scandal," Mr. Pike is quoted as saying, "is only one of hundreds which might arise if other wealthy Americans engaged experts to inspect their private galleries. It requires only six months to produce a painting which it is impossible for any one except a deep student of classic art to distinguish from one that is genuine. The d'Aulby trial disclosed how the late E. H. Harriman was swindled. It is not generally known, however, that practically all of J. Pierpont Morgan's early purchases are reposing shamefully in a forgotten storeroom, for the experts engaged later by Mr. Morgan found that they were merely copies."

As to the process of faking old masters Mr. Pike is quoted as saying:

"The canvas is washed with a hard brush dipped in potash. Next a preparation of chalk and glue is applied. Several coats of this are put on and smoothed with pumice. Finally a coat of oil is applied and when dry the canvas is ready to receive the talent of the modern 'old master.'

"It is a mistake to believe that the mellow tints of ancient pictures cannot be reproduced. A clever artist can do anything in the way of coloring. The subject chosen is usually that of a well-known work, with slight changes in composition and the possible omission of details considered unpleasing to the modern eye.

"When the picture is finished it is left to dry for a few months, and it remains only to give it the cracks characteristic of old paintings. This is done by running the thumb along the back of the canvas wherever a crack is desired. White chalk hardens the paint and makes the cracking easy. The dealer then invents, to go with the canvas, an interesting story of how the picture hung on the walls of this or that historic chateau and strikes off an "Old" sales catalogue to prove its authenticity. He even makes engravings for it is customary to have engravings of the old masters.

"The only way to detect a fraud is through genuine familiarity with the drawing of the old masters themselves. Take a magnifying glass and examine the drawing of the mouth, nose and eyes, especially when portraits are concerned. The work of the copyist will be found to consist of a multitude of tiny lines which he made as he painfully strove to follow the model, while the master's lines are as free-flowing as life itself."

TARIFF COMMISSION SURE.

Payne Says a Bill Is Outlined and Believes It Will Pass.

Special to The New York Times.

WASHINGTON, Dec. 28.—Serneo E. Payne made a second visit to the White House to-day to discuss probable tariff legislation this session. When leaving the President's office after half an hour's talk he said that a Tariff Commission bill satisfactory to the President would be introduced and reported favorably from the Ways and Means Committee. The bill, he added, had been tentatively outlined, and he believed it was one that would become law

Representative Longworth of Ohio, who is a member of the Ways and Means Committee, has drawn a bill after conference with a number of representatives, and expects to introduce it next week. It embodies features of the tariff commission bills of Senators Beveridge of Indiana, and La Follette of Wisconsin, introduced at the last session of Congress, and that of Congressmen Goode of Iowa and Lenroot of Wisconsin presented at this session. It creates a commission of five members, salaried at $7,500 each, not more than three to be of the same political party, with offices at Washington, but empowered to meet anywhere. It is given wide powers of collection and collation of facts, but without authority to make recommendations.

The Commission is authorized to require confidential data from corporations as to any subject, but must never disclose the source of such data and must especially safeguard it from competitive interests. The Longworth bill also authorizes the Commission to investigate the cost of production of all articles covered by the tariff with special reference to the prices paid for domestic and foreign labor, the prices paid for raw materials whether domestic or imported, entering into the manufactured arts, and the condition of the domestic and foreign market affecting the American products.

One section reenacts the maximum and minimum clause of the Aldrich-Payne tariff law.

MRS. SHERWIN ASKS DIVORCE

Files Suit in Reno Against Abe Sherwin of This City.

Special to The New York Times.

RENO, Nevada, Dec. 28.—Mrs. Irene Sherwin to-day filed a suit for divorce against Abe Sherwin, a wealthy furrier of New York City, praying for a decree on the ground that her husband treated her in a cruel manner. Her complaint is quite long and is sealed. She has been living here quietly with her mother and baby and has occupied the house formerly occupied by Margaret Illington. She was formerly Miss Levy, and has been married three years. Her husband will not contest the suit.

ALL CARS TRANSFER TO
Bloomingdales
LEX. TO 3rd 59th TO 60th ST.

No matter whether you travel via auto, carriage, surface car, elevated train, or afoot, Bloomingdales'—"The Store of Certain Satisfaction"—is easily and quickly reached from anywhere, convenient now to everywhere.

All Fur Coats & Fur Sets At 1/3 & Greater Reductions

So that we may reduce our fur stock to a minimum in the shortest possible time we make the following sharp price reductions:

Women's Sealskin Coats, Rice's best London dye; 50 inches long, **$200**

Handsome Mink Coats
27 ins. long, were $325; now **$208**
36 ins. long, were $500; now **$300**

Alaska Seal Coats
50 ins. long, were $700; now **$500**
50 ins. long, were $850; now **$600**
50 ins. long, were $1,000; now **$750**

London Dye Seal Coats
50 and 52 ins. long, were $275; reduced to **$200.**

Persian Lamb Coats
36 ins. long, were $200; now **$150**
52 ins. long, were $375; now **$275**
52 ins. long, were $398; now **$300**

Beautiful Broadtail Coats
52 ins. long, were $500; reduced to **$350.**

Sable & Nat'l Squirrel Coats
50 ins. long, were $110, $139, $145; reduced to **$80, $100, $110.**

Hudson Seal Coats
50 and 52 inches long, were $95, $139 and $150; reduced to **$75, $100** and **$110.**

Beautiful Caracul Coats
52 inches long, were $98 and $125; reduced to **$75** and **$90.**

Baby Moire Caracul Coats
50 inches long, were $275 and $450; reduced to **$200** and **$300.**

Moire Russian Pony Coats
50 inches long, were $75 and $98; reduced to **$50** and **$70.**

ONE-THIRD OFF REGULAR MARKED PRICES OF
Beautiful Black Lynx Sets
Russian Sable Sets
Red Fox Sets.
Mink Sets
Baum Marten Sets
Silver Cross Fox Sets
Skunk Sets
White Fox Sets
Fisher Sets

Men's Fur Lined Coats, now $18.50, $25 and $45; handsomely lined with suslike raccoon and natural muskrat.

10 Men's Genuine Mink-lined Fur Overcoats; greatest bargains in New York at........ **$88**

Only 10 in the lot, so you had better call early and make your selection.

BLOOMINGDALES', Lex. to 3d Ave., 59th to 60th St.

CAR RIOTS IN CHICAGO.

Suburbanites Are Fighting a Demand for Higher Fares.

Special to The New York Times.

CHICAGO, Dec. 28.—Shots were fired to-night in a border war between the County Traction Company and the citizens of nine suburban cities, who are fighting a double fare to Chicago. There were also riots during the day. The police of Chicago and the towns are guarding the border to prevent serious disorders.

The trouble arose because a decree of the Federal court separates the lines of the old Consolidated Traction Company at the city limits. That part lying inside the city goes to the Chicago Railways Company, and the lines outside the city are given to the County Traction Company. The two companies, being separate, now charge two fares for a ride into the city, where before only one was taken. This affects residents of Oak Park, River Forest, Forest Park, and Maywood.

Anticipating trouble in the collection of a second fare from passengers, the officials of the Chicago Railway Company ordered gangs of workmen to go to the city limits and tear up twenty-five feet of track on each line so that the cars could not run through and passengers must transfer. The workmen were driven away by citizens of the suburbs.

Retaliatory measures were taken by Forest Park. Street cars from Chicago were turned back when they sought to enter the village. The authorities say the company has violated the five-cent fare ordinance and that its franchise is forfeited.

The offices of the County Traction Company were besieged all day by citizens protesting against the double fares. The only reply of the official was: "Give us new franchises for a length of time sufficient for our purposes and we will give you a good service." Andrew Cooke, Vice President of the Harris Trust and Savings Bank, who put the deal through, said that unless the villages treated the railroad company right the tracks would be torn up and sold for junk.

BRILL CLOTHES
Ready to Wear—Well Made

Great-coats at $30

English Styled, American Made

You get in them all the good points of the English garment, without the fancy price.

New shaggy browns and grays, with the thoroughness of tailoring and finish typical of Brill Clothes; plaid inside back, satin sleeves and shoulders; double-breasted, belted, and convertible collar.

Sensible overcoats for out-of-doors men.

Great Suits at $20

The BRILL TWENTY; of matchless make at the price. The right kind of a good suit to wear under a good overcoat.

Brill Brothers

BROADWAY at 49th St., 279 BROADWAY, near Chambers St.
47 CORTLANDT St., near Greenwich. 125th STREET, at 3d Ave.
UNION SQUARE, 14th Street, West of Broadway.

All's New at GIMBELS for this YEAR-END Sale

Conceive of the rare pleasure of choosing from a newly gathered stock like this, at the savings—often reaching one-third or one-half—that prevail in this first GIMBEL Year-End sale. It is as gratifying as it is unusual.

Besides our own fine Winter merchandise, there are many large new groups of newly-made goods, in approved styles of our selection, on which we have been able to secure splendid savings.

Notable opportunities are afforded in the Women's Suits and Dresses, Wraps and Furs, Blouses, Millinery and Shoes, Men's Clothing and Furnishings, Misses' and Girls' Apparel.

The Year-End Economies last throughout the week—but it is best to come promptly for YOUR share.

Men's and Young Men's High-Grade Overcoats and Suits at $16.50

Former Prices Were $22, $25 and $28

The Overcoats and Suits were especially made for us by four of the most representative manufacturing tailors in this country. All are taken from our own regular lines—and they are offered in this YEAR-END SALE to make more friends for the Gimbel Clothing Business.

The Overcoats are made of Oxford gray, plain black and fancy overcoatings, in dressy three-quarter-length and smart full-length models, and included are many convertible-collar Storm Coats. All now **$16.50** each.

The Men's Sack Suits are in black and blue, as well as a handsome variety of mixed suitings. Sizes for men of all builds, from 34 to 46 chest measure. All at **$16.50** a suit. **Fourth floor.**

Had Your Share of Good Things From This MEN'S FURNISHING SALE?

Many a man's chiffonier is well stocked with the fine shirts, pajamas, nightshirts and neckties provided in this first Gimbel Year-End Sale of Men's Wear. Many another man can profit equally while these fine offerings last.

For instance, there are handsome Pleated Shirts at **$1.10, $1.35** and **$1.85**; comfortable Negligee Shirts at **75c, 85c** and **$1.25**; Evening Dress Shirts at **85c** and **$1.65** and some with pleated bosoms at **95c**. There are Flannelette Pajamas at **75c** and Madras Pajamas at **$1.25** and **$1.75**. There are Nightshirts of muslin at **45c** and **65c** and of cambric at **80c**; there are Scarfs at **50c**, and other items equally as interesting. Savings run up to half. **Main floor**

THE YEAR-END SALE OF BLOUSES

In three ways is this blouse event unusual among sales of the kind at this time of year.

Here first are the new 1911 blouses—styles that will be more or less generally shown later at Spring "openings." Here are blouses so well made that compliments about them come from every side. Here now are these dainty creations priced as low as one would expect to find on the "left-overs" that hang around after a season.

The pictures are printed just to represent the beauty found in all. Many not shown are even prettier than these, but cannot be pictured so well.

No. 1—Batiste Blouse, trimmed with embroidery medallions, Valenciennes lace and tucking, **$1.** Usually $1.50.

No. 2—Batiste Blouse, trimmed with Venise bands, squares of embroidery, Valenciennes lace and tuckings, **$1.50.** Usually $2.

No. 3—All-over embroidery Blouse, wave-eyelet pattern, kimono style with linen lace insertions, **$2.**

Dutch-neck Kimono Blouse of all-over embroidery, side trimming of Valenciennes cords and ornaments, **$3.95.** Usually $5.50.

Lingerie Kimono Side Ruche Blouses with squares of embroidery, bands of imitation Cluny and ornaments, **$2.**

Low-Neck Lawn Blouses, with yoke of Venise lace and trimmed with Valenciennes and "blind" embroidery, **$1.** Usually $1.50.

Batiste Blouses, with tiny yoke and collar of Valenciennes and large yoke of Venise lace, **$1.50.** Usually $2.

Hand-Embroidered Linen blouses in several fetching styles of an actual $3.50 standard; special **$2.**

Beaded Chiffon and Velvet Trimmed Persian Blouses, taken from our own stock, that have been selling at $5, reduced for quick disposal to **$2.95,** making an actual saving of $2.05 on a $5 purchase. **Third floor**

GIMBEL BROTHERS
BROADWAY
SIXTH AVENUE
NEW YORK
THIRTY-SECOND ST.
THIRTY-THIRD ST.

THE
NIGHT & DAY
BANK
FIFTH AVENUE & 44TH ST.

Consistently with their responsibility, business and balances, this bank is always prepared to meet the financial requirements of its customers.

SAFE DEPOSIT AND STORAGE

OFFICERS
SAMUEL S. CAMPBELL President
FREDERICK PHILLIPS V. Pres.
THOMAS B. CLARKE, JR. V. Pres.
JOHN A. NOBLE Cashier

ADVERTISEMENT.

TALKS on TEETH
BY G. GORDON MARTIN
(Incorporated)

Beautiful
Teeth

There can be no charm of face where there are ugly teeth.

There can be no dazzle to the smile if the smile reveals a gap in the teeth line.

Good teeth and beauty are inseparably allied.

Irregular features, indifferent complexion, even the marks of age, are all covered up and forgotten when there are beautiful teeth back of the smile.

The Martinolar teeth which are put in the mouth without partial plates or ordinary bridge work will supply that charm which only beautiful teeth can supply.

These Martinolar teeth are so nearly the *real* thing in teeth that no one, not even a dentist, could tell whether they grew in the jaws or not without a careful scrutiny.

They are in a class all by themselves — *nature's rivals,* made to stand the wear and tear that good teeth are subjected to, placed in the mouth by specialists with no painful surgery, no boring in the gums, no cutting, no discomfort of any sort or description in performing the work, and once in place they should last as long as the one who wears them.

We can refer to thousands of patients who have been wearing Martinolar teeth for years which are as sound as a rock to-day.

We invite you to call at our office for a free consultation and examination of your mouth and let us explain what we can do for you.

If you cannot call at once, send for our book "Martinolar Dentistry."

It is sent free on request.

The reading of this book has brought us patients from everywhere.

G. GORDON MARTIN
(INCORPORATED)
DENTISTS
Largest Dental Concern in the World
Suite 705, 320 Fifth Avenue
(Corner 32d St.)
NEW YORK, N. Y.
ST. LOUIS, MO. MINNEAPOLIS, MINN.,
407 Commercial Bldg., 513 Palace Bldg.,
KANSAS CITY, MO.,
1024 Walnut St.

THE
BALTIMORE & OHIO
RAILROAD COMPANY
ANNOUNCE THE REMOVAL OF THEIR
UPTOWN TICKET OFFICE
FROM 1300 BROADWAY TO
1490
BROADWAY,
COR. 43D ST.
TIMES SQUARE.
TELEPHONE, BRYANT 5695.

J. B. SCOTT, General Eastern Passenger Agent.
A. J. SMITH, City Passenger Agent.
E. V. EVERTSEN, Traveling Passenger Agent.
S. R. FLANAGAN, Ticket Agent.

The Best Bitter Liqueur
Underberg
The World's Best
Bitters

Try UNDERBERG when you have tried others, and you will have found the best. Use the name and watch the label.

Sold Everywhere.
LUYTIES BROTHERS
U. S. Agents. New York

¶ Start the New Year with a loose leaf memorandum book. A complete line at 40 John Street. All the old time diaries as well.

CORLIES, MACY & CO.
ESTABLISHED 1857
STATIONERS
STORE, . . . 40 John Street
FACTORY, . . . 441 Pearl Street

"NRG" 5c
AT THE FOUNTAIN OR CAFES.
IT'S "ENERGY." (NOT A DOPE)
A delicious non-alcoholic Winter drink.

CITY TO ESTABLISH FIREMEN'S COLLEGE

First of the Kind in the World to Instruct Men in Systematic Fire Fighting.

ATTENDANCE IS COMPULSORY

Regular Curriculum of Studies for Officers and Men, with Company Instructions Besides.

A general order sent from Fire Headquarters last night to every fireman in the city marked the beginning of one of the most important reforms in the history of the department. It means that on Jan. 1 a Fire College, first of its kind in the world, where firemen will be instructed in every branch of the work of fire fighting under veterans, will be established. It will be conducted along thoroughly practical lines, with academic and theoretical features eliminated.

Although the plan has been for years the dream of former Fire Commissioners and Chiefs, it remained for Commissioner Waldo and Chief Croker to reduce it to a working basis. The college was organized after several months of careful study by a board, made up of a dozen of the oldest firemen in the department. Meetings to prepare the schedule of operations have been held every day for several weeks. The purpose of the college is set forth in this order:

> The Fire College of the Fire Department of the City of New York is hereby established, to take effect Jan. 1, 1911. The purpose of this college is to disseminate knowledge of fire fighting, to establish and maintain the highest professional standing, and to afford men starting in the profession of fire fighting the advantage of the experience of men who have devoted their lives to this profession. Instruction in the various courses will be limited to what must be known to practical firemen in order to perform their duties efficiently. Where possible, courses will be limited to practical work.

There will be four schools, one for officers, one for engineers, one for probationary firemen, and one for companies. The courses of instruction will include general fire-fighting, the use of apparatus and tools, engines and boilers, use of high pressure systems, marine fires, care of horses, care of hose, sapping and mining, high tension electric currents, combustibles and explosives, gasoline motor engineering, fire alarm telegraphs, including auxiliary systems, auxiliary fire appliances, first aid to the injured, and discipline and administration.

Chief Croker is to be ex-officio President of the Board, which is to be made up of the following: Deputy Chief John Kenlon, who is to be in charge of the officers and engineers' schools as well as instructor in general fire fighting and marine fires; Deputy Chief Patrick Maher, instructor in discipline, administration, and gasoline motor engineering, as well as assistant instructor in general fire fighting; Battalion Chief Edward J. Worth, instructor in use of high pressure systems, high tension electric currents, and assistant instructor in general fire fighting; Battalion Chief Thomas F. Norton, instructor in combustibles and explosives, sapping and mining, and assistant instructor in general fire fighting; Battalion Chief Thomas Larkin, in charge of company school and probationary firemen's school and instructor in use of tools and apparatus; Foreman William J. Walsh, instructor in care of hose and assistant instructor in general fire fighting; Foreman James P. Doonan, instructor in auxiliary fire appliances; Foreman James J. Henry, instructor in engines and boilers; Chief Medical Officer Herman K. Reis, instructor in first aid to the injured; Electrical Engineer John C. Rennard, instructor in fire alarm telegraph, including auxiliary systems, and Veterinary Surgeon William F. Doyle, instructor in care of horses.

At the conclusion of courses of instruction the board will hold examinations and report to the Commissioner the names of those who have successfully completed the course. Recommendations will also be made to the Commissioner from time to time, which may add to the efficiency of the department. The board will also have to prepare a manual of fire fighting covering all the subjects in which instruction is given. There is no such manual in existence at present.

The college is destined to work in harmony with the present civil service rules. All officers of the department, except the members of the college and all engineers and firemen who are eligible for promotion to the rank of assistant foreman, will be required to attend the officers' school. Instruction in this will be given by sections. Each section will consist of twenty-five members, and will be announced from time to time in special orders. Sections will be required to attend three times a week from 10 A. M. until 1 P. M. for a period of six weeks. Two sections will be under instruction at the same time on alternate days. When one section completes its course a new one will be formed.

All engineers will be required to attend the engineers' school. Firemen of the first and second grades may also attend upon application. So far as practicable no fireman will be promoted to the grade of engineer unless he has successfully completed his course. All probationary firemen must attend the probationary firemen's school for at least thirty days when they are appointed. They will receive instruction in the use of tools, scaling ladders, and other life-saving appliances as well as elementary instruction in first aid to the injured. Every probationary fireman will have to complete the course before he can be appointed.

All companies will be required to attend the Company School with their entire complement of officers and men at such time and place as the board may direct. The course of instruction in this school will include the use of apparatus and tools and engines and boilers for engine companies. In outlining the scope of the work yesterday Chief Croker said the department had grown so large that some such plan had to be devised to give the firemen proper instruction.

CASSIDY NOW QUEENS BOSS.

Harvey Accuses County Chairman of Bad Faith, and Factional Fight Is On.

Joseph Cassidy is again boss of the Democratic Party in Queens, and ex-Sheriff Herbert S. Harvey and his followers have resumed the old factional fight. The break came on Tuesday night when a reorganization meeting was held in Cassidy's clubhouse in Long Island City, and the ex-Borough President was elected Chairman of the Democratic County Committee, as the only man who "could purify and unify the Democratic Party in Queens."

Harvey and his following declare that Cassidy's actions have directly violated an agreement entered into between Cassidy and Harvey when Gov.-elect Dix, previous to the last election, patched up a truce between the warring factions in Queens to get the solid Democratic vote of that county. This agreement, according to the Harevy followers, stipulated that Harvey and Cassidy should divide the nominees on the forthcoming county ticket, and that at the reorganization of the Democratic Committee of that county Cassidy was to name Harvey as his choice for head of the Democratic County Committee.

This latter stipulation was considered a joke by about everybody in Queens save Harvey and his followers, and at the reorganization meeting it proved to be one.

Harvey and his followers purpose to wait on Dix and find out what he has to say concerning broken political pledges.

Lincoln Trust the Gebhard Trustee.

The Lincoln Trust Company was appointed yesterday by Supreme Court Justice Amend to be Trustee under the will of the late Frederick C. Gebhard. The trust estate consists of $980,418 personalty and realty at 251 South Street and 495 Water Street. The beneficiaries of the trust are Mary Isabel Nielson and Mary Isabel Hunnewell. The trust company replaces Trustee August Limbert, who died on Sept. 16.

Hammond Leaves Russian Capital.

ST. PETERSBURG, Dec. 28.—John Hays Hammond, the American mining engineer who had an audience a few days ago with the Czar and gave his Majesty an outline of plans for the investment of American capital in Russia, left here to-day.

REPETTI CO. IN TROUBLE.

Sheriff Gets an Execution for $49,361 Against Confectionery Firm.

Deputy Sheriff Hahn has received an execution for $49,361 against Repetti Company, a New York corporation, wholesale and retail confectioner, in favor of the Repetti Company, a Delaware corporation, and has made a levy at the following stores: 169, 1,472, and 2,125 Broadway, 328 Columbus Avenue, and factory at 114 East 124th Street. The business was not interrupted by the Sheriff.

The execution is on a judgment on six demand notes of the New York corporation, made between Jan. 12 and Nov. 14, the largest being for $19,000, dated Jan. 12. They were signed by C. E. Sherin, President, and May L. Reeve, Treasurer. The business was started in 1892 by Charles Repetti, and was incorporated on Dec. 1, 1905, under New York laws, with a capital stock of $125,000. Charles Repetti was President up to December, 1909, when he withdrew, and was succeeded by C. E. Sherin, an advertising agent.

In the trade it was said that the company was short of working capital, was under heavy expenses for rent, &c., and business had fallen off considerably during the year.

SUFFRAGISTS TO POST BILLS.

Women Will Wield Paste Brush on Broadway Corners.

Mrs. Stanton Blatch's Political Equality Union is to have a billposting bee this evening. Fourteen or fifteen members of the Executive Committee, as many as are in town, will start from the clubrooms, 46 East Twenty-ninth Street, at 8:15 P. M., going around to buildings in process of construction, where they can find suitable places to post the bills of the coming lecture by Sylvia Pankhurst, the English suffragette leader. Each woman will be provided with a little green paste pot and a brush, and they expect to get many bills in place in a short space of time. With Mrs. Blatch will be Mrs. Henry Rogers, Jr., Mrs. Townsend, Mrs. Nora Blatch de Forest, Caroline Lexow, Elizabeth Cook, and others. Broadway near Thirty-third, Forty-second, and Fifty-ninth Streets will be among the places the women will use their paste brushes.

Flora Wilson, daughter of the Secretary of Agriculture, will be the star performer at a meeting of the Belmont Political Equality Association at 140 East Thirty-fourth Street on the evening of Jan. 3. Miss Wilson, who is said to be a good politician as well as a suffragist, and who was campaigning with her father before election, singing at meetings where he was speaking, is to both sing and speak at the Belmont meeting. There is to be a question box, with Dr. Anna Howard Shaw in charge, and other interesting features. The public is invited.

HAS SOLVED COST OF LIVING.

Still Mrs. Dean, Editor, Sometimes Wonders How She Manages It.

Mrs. Teresa Dean, editor of a weekly publication, and who lives at the Waldorf-Astoria, was examined in supplementary proceedings in the City Court to discover exactly why she could not pay a judgment of $325 for money loaned. Ex-Assistant United States District Attorney Harry Disbecker is the judgment creditor.

"Do you receive a salary?" asked Lawyer Charles R. Carruth.

"I hope to soon, but I have not as yet," she replied.

"Well, how do you live, especially at the Waldorf?"

"I sometimes wonder myself! I sometimes get money from hoe—out West. I have $40,0000 due me as alimony out West."

"Do you not receive money from society women for publishing their photographs?"

"We publish photographs of society women and actresses each week, but make no charke for them."

"Don't the actresses pay?"

"I believe they do."

"And the society ladies do not?" insisted Mr. Carruth.

"Sometimes they pay for pastels," admitted the witness.

She denied, however, that the Duchess de Chaulnes, daughter of Interborough President Shonts, had paid for a pastel. Mrs. Dean mentioned Mabel Taliaferro as one of the actresses who had paid for having her portrait published in the weekly.

CLEARS DELANCEY STREET.

McAneny's Men Swoop Down on Encroaching Shopkeepers.

A force of men from the Division of Sidewalks of Borough President McAneny's office descended on Delancey Street yesterday and forcibly removed many of the sidewalk encroachments in the block between Essex and Norfolk Streets. Some disturbance was caused, but the workmen were protected by a large force of police, and there was no serious trouble. All possible care was taken not to damage the stock of storekeepers and the entrances to houses any more than was possible. Several sidewalk stands, showcases, and railings were removed and the areaways boarded up.

The order authorizing the widening of Delancey Street, between the Bowery and Clinton Street, on account of the increasing traffic across the Williamsburg Bridge, by the removal of encroachments, was issued by the Board of Estimate last Spring. In October a final order was served on all the property owners and shopkeepers in the block giving them two months to complete the work. Yesterday's action was taken only in those cases where there had been delay.

CATCH BALLET MASTER.

Order of Arrest Served on Him by a Russian Dancing Girl.

After a midnight pursuit in a taxicab from his boarding house at 162 West 126th Street to the Cunard Line pier, where he was to sail in the first cabin of the Lusitania for Liverpool, Theodore Kosloff, a Russian ballet master, was served there at 2 o'clock yesterday morning with an order of arrest issued on complaint of Vlasta Novotny, a sixteen-year-old Russian dancing girl, who charged him with bringing her to this country under false representations and then breaking a contract for a two years' engagement she had signed as première danseuse in his troupe. Kosloff gave cash bail of $1,000 to Deputy Sheriff Philip J. McDonald and was allowed to continue his journey.

The Novotny girl, through Ottokar Bartik, ballet master at the Metropolitan Opera House, as guardian ad litem, is suing Kosloff for damages in the sum of $2,500, the amount stipulated, she says, in her contract. In her complaint she alleges that Kosloff, at Frankfort-on-Main, Germany, in September, induced her to come to this country under a contract of $125 a month, with added inducements in the promise of private dances at the homes of wealthy Americans.

HELD FOR CUSTOMS FRAUDS.

Cloak Manufacturers Charged with Undervaluing Entries.

Acting on a Federal warrant, United States Marshal Henkel yesterday arrested Max Rubel, President, and Louis J. Finkelstein, Secretary, of Max Rubel & Co., manufacturers of suits and cloaks at 79 Fifth Avenue. Both are charged by Treasury agents with customs frauds, which are said to cover a period of two years. The prisoners were brought before United States Commissioner Shields and held in bail for examination on Jan. 5.

The complaint against Rubel charges that on Jan. 15 he defrauded the Government by means of a false baggage declaration, entering unlawfully into the commerce of the country household effects and clothing which he valued at 1,245 francs, when their true value was 3,894 francs.

Finkelstein made a fraudulent invoice and affidavit, it is charged, about the same time by which the Government was defrauded out of $174.

CROKER HAS NO FEAR OF A CONFLAGRATION

Fire Chief Reassures Legislative Graft Investigating Committee of City's Safety.

BUT COULD LESSEN FIRES

Declares Power to Enforce Department's Precautionary Measures Alone Needed to Effect 25% Reduction.

Fire Chief Edward F. Croker assured the legislative graft investigating committee yesterday that New York is in no danger of a conflagration such as had been predicted by several witnesses before the Committee last week. Chief Croker declared that the efficiency of the Fire Department was a safeguard against any such disaster. But he admitted that still greater safeguards could be placed around the fire hazards here. One, he said, would be the enactment of a law enabling the Fire Department to enforce its orders for the installation of fire prevention apparatus and conveying the power even to evict when such orders were disobeyed. As an instance of the working of the present law he said he recently had ordered 100 sprinklers installed. His order was obeyed in one instance.

Chief Croker declared that greater protection was given now to the wealthy than to the poor, and that many buildings rated as fireproof really were fire traps. Along the lower end of Fifth Avenue and between that and Sixth Avenue, he said, were many sweatshops which generally were referred to as workshops, although there were no fire escapes in some of them.

Chief Croker also seized the opportunity to deny the charge of Frank Chambers of Rogers, Peet & Co., that Chief Croker felt aggrieved when he found that a fire had been put out by automatic sprinklers without his help. The Chief said he wished sprinklers would put out all the fires.

Carelessness Causes Tenement Fires.

Chief Croker told the committee that he had been identified with the Fire Department for twenty-seven years, and had been Chief for eleven years. The department, with its 4,500 men, he said, costs about $8,000,000 a year, and of this sum only about $15,000 a year is spent on fire prevention. There is a Bureau of Auxiliary Fire Extinguishing Appliances, composed of ten men, whose duty it is to take whatever precautions against fires may be deemed expedient, but their work now relates chiefly to the theatres and the moving picture places, said the Chief. Many fires, he added, were caused in tenement and apartment houses by rubbish in the cellars. Especially in tenements, he asserted, discarded mattresses and other household effects were left in the cellars and became menaces to life and property.

Chief Croker added that many persons in the tenement districts go into the cellars at night with either a lighted match or a lighted taper of paper, and after finding what they have been looking for, throw the match or taper down among the rubbish.

"There should be a light, properly protected, in every cellar and hallway," declared the Chief. "And the same thing applies in a large measure to hallways where matches may be dropped by tenants returning home late at night. There should be a light burning in every hall from sunset to sunrise, and there should be a light burning in dark hallways all of the twenty-four hours. In all cellars of tenements there should be sprinkler connections, and no cellars in this type of house should have openings to the upper floors from the interior. This should apply even to dumbwaiters, for any such interior opening leading to the upper floors gives fire an opportunity to go up into the building."

Chief Croker told the committee they would be astonished to learn the number of rag shops operated in cellars. He said he knew of one in the cellar of a church. Sprinklers, he said, should be installed in all workshops, factories, and theatres. He declared, too, that frame structures should be eliminated, as practically all big fires, here and in other cities, had originated in frame structures.

No Fear of Skyscraper Fires.

Of skyscrapers and their relation to fire hazards here, Chief Croker said that his department could combat successfully any fire to the height of seven stories, and that it was not a question of how high a stream of water could be thrown, but with what force it could be sent against a fire.

M. Linn Bruce, counsel for the committee, wanted to know what Chief Croker thought about a State Fire Marshal law, with its investigation of every fire.

"It would be a first-class law if the appointment were non-political," said the Fire Chief, "and provided the tenure of office was long enough to make it worth while and enough salary to keep the official honest."

Mr. Bruce also wanted to know about the efficiency of the Fire Department here.

"Our department is in the highest state of efficiency," replied Chief Croker. "It can't be beat."

"Do you mean that it is at the highest point of efficiency?" asked Mr. Bruce.

"I mean that it is always at the highest point of efficiency," said Chief Croker.

"But what does it need, if anything, to increase its efficiency?" insisted Mr. Bruce.

"Twenty more companies, about 300 men," replied the Chief, and he added that there were many places in the outlying sections where more firemen could be used to advantage. Then came Chief Croker's assurance that a conflagration could not wipe out the business heart of the city. He was informed of what the fire insurance men had said about the grave hazards in the section between Chambers and Fourteenth Streets, and Mr. Bruce asked:

"Do you think a single fire could burn down this entire section from river to river?"

"'I do not," replied the Fire Chief. The high pressure, said Chief Croker, had failed only once, and that was through no fault of the high-pressure system itself, but because some underground construction had broken the high pressure pipes.

"What the fire insurance companies call the conflagration districts," he said, "I would call the dangerous districts. The 'Swamp,' taking in south of Chambers Street east of Nassau, north of Wall, and to the East River, is probably the most dangerous of all."

Chief Croker said, too, that a poor class of buildings are located in West Street, Washington Street, and south of Chambers Street.

Could Reduce Fire 25 Per Cent.

The committee wanted to learn about fireproof buildings here.

"A building is only fireproof until you put a stock of goods into it," said Chief Croker. "Then it become what is called a slow burning building. If you give me power to make an inspection and to enforce orders after they are issued, I will guarantee to reduce fires here 25 per cent. the first year, and there is no telling what I could do when I got going in that direction."

Isadore J. Kresel, of counsel for the committee, went to City Chamberlain Hyde's secretary, L. J. B. Smith, yesterday for information as to the probable time Mr. Hyde might be expected back from the South.

"Mr. Smith told me that matters in the City Chamberlain's office needed Mr. Hyde's attention, but that he was unable to communicate with the City Chamberlain," said Mr. Kresel afterward. "It is absurd to think that a man holding a high office such as Mr. Hyde holds should absent himself so long from the city without the Mayor or any one else knowing how to reach him."

Mayor Gaynor, informed of this comment, exclaimed: "Nonsense, nonsense. I know of my own knowledge that Mr. Hyde has been in the habit of going South at this time of the year for a number of years."

The committee will resume its fire insurance inquiry this morning.

SLAYER OF FLANAGAN A FELLOW EMPLOYE

17-Year-Old George Gowan, Under Arrest, Says He Acted in Self-Defense.

OUTCOME OF EXPRESS STRIKE

Woman Who Witnessed the Shooting Saw No Altercation — Police Find Gowan Unbruised.

The boy who shot and killed Charles Flanagan at Seventeenth Street and Avenue A early Tuesday evening, and who eluded a mob of pursuers in the darkness and the excitment prevailing after the shooting, was George Gowan, 17, of 208 West Twelfth Street. Detectives found him at home early yesterday morning, and later he was committed to the Tombs without bail by Coroner Winterbottom. The charge is homicide. Frank Lamb of 278 Avenue B was held as an accessory. Young Gowan admits frankly that he killed Flanagan, but insists that he fired the revolver in self-defence.

The shooting seems to have been part of the aftermath of the recent express strike, during which and subsequently there was bad blood between Flanagan and Gowan. They were both employed as drivers by James McCreery & Co. until Flanagan went out on a sympathetic strike. Gowan, who is several years younger, did not go out, and after the strike was over he was promoted. Flanagan got his job back only for the ten day of the Christmas rush, and Saturday night he was out of work again.

The stables of the company are at 519 East Seventeenth Street, and it was not far away that the shooting occurred. Just what brought Flanagan into that neighborhood and who was the aggressor when the two men met are questions left in some confusion by the conflicting statements obtained yesterday.

Gowan says he heard Flanagan had been threatening him, and that Tuesday evening, when he returned to the stables, he was told that the man was coming over to "do him." He thought it well to arm himself, and not having any weapon of his own, the police say, he borrowed a revolver from Frank Lamb, who is also a driver.

He ran into Flanagan at the corner a little after 6 o'clock, and he declares that Flanagan immediately attacked him. He drew the revolver and fired, and then as people seemed to be running to the spot from every direction, he turned and ran away as fast as he could. Flanagan, who had fallen to the sidewalk, was carried bleeding into a drug store, where he died before he could furnish any information to Detective Flannelly, who was present.

The police say that after he had found himself safe from pursuit Gowan wandered about, hardly knowing what to do. It was then, they say, that he hunted up Lamb to return the revolver, and that Lamb personally attended to its removal by going out on an Erie Railroad ferryboat and dropping it into the North River.

The case was turned over to Assistant District Attorney Wellman of the Homicide Bureau yesterday, who, after hearing Gowan's own story, which is said to be perfectly consistent throughout, examined a number of witnesses. A man named Steffens said he was with Flanagan shortly before the latter's meeting with Gowan and that the dead man had told him he was going to the stables to turn over the key of his locker. He declares that he did not accompany Flanagan as far as the corner of Seventeenth Street and Avenue A, where the shooting occurred, but the police are inclined to believe that he saw what happened.

A woman who was standing near by at the time, and who joined in the pursuit of Gowan, says that she saw the two men meet, and that the younger one fired, but she saw no signs of an altercation. The police have only Gowan's and Lamb's stories to show that the former was not the aggressor. They have been unable to find any bruise on him to show that he had been struck with any considerable force.

Flanagan lived with his father at 40 East Seventeenth Street. The police have been unable to substantiate the report that he was trapped into going to the street corner where he was shot by the promise that news of a new job was awaiting him there. They describe as quite fictitious the rumor of a woman in the case. They have found no one who could back up the story that a young blonde pointed Flanagan out to Gowan with a muttered "There he is" by way of a signal.

COUNTERFEITERS HELD.

Two Raided by Secret Service Admit Guilt—Other Arrests Expected.

Frank Spielberg and Jacob Droos, arrested on Tuesday night by Secret Service agents at 78 Johnson Avenue, Brooklyn, where they are charged with having made the spurious coin that was distributed by Spielberg to peddlers and others in Brooklyn and Manhattan, were arraigned before United States Commissioner Morle yesterday. They pleaded guilty to the charge of counterfeiting and were held in $10,000 bail each for the United States Grand Jury.

A third prisoner, whose name the Secret Service agents withheld because he is regarded as an important factor who may lead to the arrest of others connected with the gang, was held also in the same bail. He pleaded not guilty.

The Secret Service agents say the gang of counterfeiters have been getting rid of their manufactured coin by selling $1,000 worth of it for $600.

Christmas
Holidays
By the Sea--
in the Pines
VIA
NEW
JERSEY
CENTRAL

The Only
Downtown
Line
TO
Atlantic
City
Running solid Vestibuled

3 Hour Trains through from Jersey City to the world-famous resort

Without Change or Transfer

Leave Liberty St. 10 a. m., 3.40 p. m. (Sats. only 1 p. m.). Sundays, 10 a. m., 2.30 p. m. Leave W. 23d St. 10 minutes earlier.

THE ONLY W. 23D ST. TERMINAL FOR ATLANTIC CITY.

Special Service Returning January 2d. Solid Vestibuled Express, with Parlor and Dining Cars.

Leaves Atlantic City for N. Y. at 5.30 p. m.

Atlantic City Tickets good to stop off at Lakewood or Philadelphia in either direction.

The Only Line to
Lakewood
90 MINUTES FROM NEW YORK.

Leave Liberty St. 10.00 a. m. (Sats. only 1 p. m.), 1.30, 3.40, 5.00 p. m. (Sats. only 6.30 p. m.) Sundays, 8.45, 10.00 a. m., 2.30 p. m.

Leave W. 23d St. 10 minutes earlier.

Special Service Returning Dec. 26 and Jan. 2.

Leave Lakewood for New York: Coach Trains, 8.30 and 3.00 p. m.; All Parlor Car Express, 8.15 p. m.

Pullman Buffet Parlor Cars and Dining Cars.

Baggage Forwarded on Same Train with Passengers.

NO TUNNELS. NO SMOKE.

ADVERTISEMENT

MassMeeting
Under Auspices the Postal Progress League
At Cooper Union
This Thursday Evening
December 29, 8 P. M.
IN BEHALF OF
"A Parcel and Passenger Post Unlimited."
"One Rate Everywhere"

AutoStrop
SAFETY
RAZOR
Gives Head Barber Shaves

CROSS GLOVES
They Age Respectably
$1.50
Made in Our English Workshops — Soft — Hand Sewn—Cut with Fashionable Fullness — Worn with Comfort Like a Well-cut Garment.
MARK CROSS LONDON
89 Regent St.
MARK CROSS
World's Greatest Leather Stores
210 Fifth Avenue 253 Broadway
Boston—145 Tremont Street.

PEARLS
A graduated Rope of Pearls with the delicate sheen and cream tint of the most beautiful oriental pearls, including artificial diamond and pearl cluster clasp regularly sold at $8.00.
SPECIAL - - - $5.00
Address Mail Orders to
23A EAST 20TH ST., N. Y.
Frederic's
Classic Jeweler.
479 Fifth Ave. 905 Broadway.
One West 34th St., Opp. Waldorf-Astoria.

The Telephone—
Everybody uses it. The world depends on it. Have you telephones enough?
New York Telephone Co.

All coffee ails yield to well-made
Postum
Coffee
Be sure it's well boiled.

OLD CROW
Reg. U. S. Pat. Off.
RYE
The Standard of Rye Whiskey
Guaranteed Pure Rye Whiskey Under National Pure Food Law Serial Number 2163
NOT BLENDED
NOT ADULTERATED
SOLD ONLY IN OUR SEALED BOTTLES EVERYWHERE
NEVER SOLD IN BULK
WE ARE THE LARGEST BOTTLERS OF OLD-FASHIONED HAND-MADE SOUR MASH STRAIGHT PURE RYE WHISKEY IN THE WORLD
H. B. KIRK & CO., New York, N. Y.

Tafts Reconstructing
Washington Society
Conditions so altered in the Capital as to cause radical changes.

"Woman Suffrage a
Cup With Bitter Dregs"
Mrs. Donald McLean talks vigorously about the woman of the future.

Millions in Gifts for
Philanthropy in 1910
Huge sums given to various causes during this year.

Togo Discovers 1911
With a Little Help
Seeks the aid of Weather Prophet Moore to find the New Year.

The Pictorial Section
will contain
Holiday Scenes in the Shopping Districts.
The Automobile Defies the Snow.
A New Religion With 160,000 Followers.
The Japanese South Polar Expedition.
Well-Known People in the Social World.
Scenes From Two New Plays
And
Beautiful Reproductions of Two Paintings

"Ring Out the Old,
Ring in the New"
By E. H. Blashfield

"In the Monastery Cellar"
By E. Grutzner

Be Sure To Order Early
Next Sunday's Times

FOOTBALL RULES NEED FEW CHANGES

Referee Thompson Says Game Has Been Improved and Made More Popular.

BY M. J. THOMPSON,
Referee of Football.

The new football rules this past season worked out to a certain extent just as the committee anticipated. True, a number of critics did not agree with the men that spent a great deal of time trying to give to the American schools the kind of game that would eliminate injury. There is no doubt in the minds of those that have followed the game closely all season that the game was safer and the number of serious injuries were greatly lessened. This, as far as I can learn, was the main point that the committee was after and they should be given a great deal of credit for their effort. I do not think that any member of that body is vain enough to suppose that the present rules are absolutely perfect and that no further improvement is necessary. I am sure they all feel and have been working quietly all Fall for further development and they have all followed the game and watched the important ones and realize where the weak spots in the code are located.

Of course there will be all kinds of suggestions to the Rules Committee if one is to judge from the number already offered to the different men who have been officiating all season. There can not be many changes offered for next season without doing a great deal of harm to the game. Some of the new rules this year did not meet the approval of the coaches or the officials.

I do not think that many football men will be found that are in entire sympathy with the rule in regard to the twenty-yard zone. This seemed to be a hard rule to cover this year, and more than one field judge wished that he had never been intimately acquainted with the game. This point more than any other, in my opinion, put a heavy burden on the officials, and especially the field judge. It is absolutely impossible for any man to have his eye so trained that he can exactly judge whether a forward pass went twenty yards or nineteen yards and a half. Nevertheless, this was exacted. The same would hold true with regard to interfering inside that zone. Many times players would call for interference when they were not in a position to know whether they were in that zone or not. Not only were the players' minds so intent on that rule, but also a great many officials', and the consequence was that this rule has caused more wrangling between players and officials than any other point in the code. This, in my opinion, is bad for any game. There is no doubt in my mind that something will be done with this rule, as I feel sure that it is not right the way it is now. The way the zone proposition looks to me, if it remains, is that it will require extra officials, and I do not think any game will succeed where a number of officials are called upon to give the decisions. There are some followers of the game now that think there are too many men acting as judges on the field of play. With this open style of play, it is necessary to always have three men in action, and the game as it is would be ruined without a field judge.

If the game were to revert to the old days a referee and umpire could handle it very nicely. From present indications it does not look as though it would go back to the old mass plays. I feel sure that nothing has prevented injuries so much this past season as the rule eliminating what was familiarly known as the "bike" play, that is the whole back field helping the man through the line with the ball. In my experience I have seen more men injured in these plays than any others I can recall, because the men were in such a compact state and the man with the ball so slowly moving that when the pile would come to the ground the men were in such bent-up positions that it was next to impossible for them to protect themselves and hardly any chance for the man with the ball. The new rule this year, in my opinion, seemed to avoid all this, although many contend that it is next to impossible now to score with a line play. I would say that one year is not sufficient to test a set of rules and I venture to say that after this year's experience many of the coaches have seen the possibilities, and they will be able to evolve a scoring play.

No doubt the game has a great many possibilities that have not been realized as yet, but they can be looked for next year. There does not seem to be so much objection to the forward pas sthis year as was heard this time last sesason, although in some quarters nothing good can be seen in it. It looks to me like a good play, and I do not think I would like to see it done away with just yet, as I feel, as I said before in regard to the other plays, that I do not think the possibilities in this play have been reached. The smaller colleges took more liberties with the forward pass than the larger universities, and in a great many cases got away with it. Of course, the forward pass is a treacherous play, if not judged properly, and then there is great danger in being too free with it. I have known a number of good formations around this play before a game. I have watched for them, but they never put in their appearance. I think if these plays have given enough food for thought in practice, and they have been worked up to such perfection that they look good, they should be tried in games. Otherwise, it is rather hard in my judgment how one is going to decide whether the forward pass is good or not. The onside kick about which there was so much talk last year did not seem to be in evidence this year. It may be the twenty-yard zone was the stumbling block. However, this always seemed to me to be a rather pretty play, and a rule to give it a chance would appear to me to be a good thing. Under the rules the past season kickers were at a premium, and toward the last of the sessions the game developed into a real kickers' battle. Drop kickers were quite prominent. Realizing no doubt the difficulty of the strong defense inside the twenty-five-yard line the last of the season witnessed tries for goals at any distance beyond the centre of the field. In several contests this season I have seen games won in just this department of the game, a touchdown as it appeared to me not even being thought of.

I hear now that there are a number of experts who desire to see the points lessened for this play. Under the existing circumstances it is a good stunt and the proper thing is to develop drop kickers. In regard to the relative merit as to the point that should be given to it, I am not in a position to state. However, I think it a nice thing to have a fellow on a team with a good toe.

One other point that was new this year that seems to bring forth a number of different opinions is the rule in regard to the division of the game. The four quarters seem to meet with favor in a number of places, but I do not think the rule is a universal favorite. There are many dangers to it and many disadvantages. In some games it looked very bad, but the men came out of the game this year in better condition than ever before, and the coaches and trainers could not advance any other reason than to say that the three minutes' rest was the cause. Then I suppose we will have to agree to four quarters. I did not favor it at the beginning of the season for the simple reason, as I said at that time, the American people like action. With the time taken out for delays, when the official is sometimes at sea to know whether it is necessary or not, together with the three minutes, I was afraid that it would make a slow game. I must say, at least, in the games I officiated in, that very little time was taken out for delays or injuries, so that the intermission did not work as badly as I first thought it would. I found in some cases, that the rest of three minutes helped the men. Of course, it is well known that in a heated condition on a cold day, unless the players are properly protected during this intermission, there is grave danger.

I have not found any very severe criticism against the taking out of men and sending them back again in a subsequent period. The danger is the same here as in the intermission, to see that the men are properly protected from the cold on the side lines.

From a spectator's standpoint, and I have talked to a great many people that have followed the game this year, the new rules are a success. The game is opened up for them so that they can see what is doing. The spectators want to see the ball and plenty of open work, which was very much in evidence this year. With the forward pass and plenty of kicking, the admirers had plenty of opportunity to see the spheroid. I think very little modification, without a tendency to add anything new, the game will work out to everyone's satisfaction. It takes a little time, but no matter what the changes are, providing not too radical, football will continue on in its popularity and will always be one of the important sports if not the most important sport for the American college boy.

HOUCK DEFEATS MORAN.

Fighting Actor Takes Much Punishment, but Stays Ten Rounds.

Tommy Houck, the fast Philadelphia bantam, slammed Johnny Moran, the fighting actor, all around the ring for ten rounds last night at the stag of the Sylvan A. C., but was unable to dispose of his opponent, who was hanging on the ropes and in a bad way at the close of the final round. Houck had all the better of the milling, and was never in danger. He carried all the fighting to Moran, who was game, and always came back for more punishment.

In the third round Houck staggered Moran with a hard right to the jaw, and would have ended the bout but the bell sounded and saved Moran. The same thing happened in the following session, and after the Quaker had pounded his man unmercifully, and almost had him out, the bell again sounded and saved Moran. From this time until the final round the actor fought on the defensive, and was always in danger of being disposed of, but his grit and staying powers were enough to evade the Quaker, and he managed to last the scheduled ten rounds.

SHARKEY'S POOR FIGHT.

Jimmy Howard's Holding Tactics Spoil Bout with Ted Nelson.

The bout between Jimmy Howard of Chicago and Ted Nelson of Australia at the Sharkey Athletic Club last night, which gave every indication of being worth while, turned out to be one of the biggest disappointments ever staged by the club, as both contestants toyed and held each other through the entire ten rounds. Howard for some reason would not fight, and Nelson was unable to, because of the holding tactics of Howard, which took up the greater part of every round, and when the bout was concluded neither man carried any marks to indicate that he had been in a ten-round glove contest.

Kelly Coming to Challenge.

Hugo Kelly will leave Chicago to-day in order to be on hand for the ten-round bout between Frank Mantell, the Rhode Island middleweight, and Jack (Twin) Sullivan, which is to be decided at the National Sporting Club to-morrow night. Kelly has championship aspirations, and declares that he will have to defeat the winner of the bout in order to strengthen his claim to the title. He wants a clear road to the challenging of Billy Papke, when the latter arrives in this country early in February. But Mantell and Sullivan are just as ambitious as the Italian, and each declares that he is the one who will do battle with Papke for the championship early next year. Mantell has been training at Johnson's roadhouse. He has had the advice of Abe Attell to help him, and he is taking every advantage of the teachings of the featherweight champion. Sullivan is none the worse for wear for his recent unpleasantness with "Porky" Flynn, declaring that the mill did nothing but make him faster for the bout with Mantell. He will arrive in this city this morning, and will do little training for the battle, employing his time in taking long walks.

Hugo Kelly Claims Middleweight Title

CHICAGO, Dec. 28.—Hugo Kelly, the Italian prizefighter, claims the middleweight championship of the world because of the defeat of Billy Papke at the hands of Dave Smith in the Antipodes. Since Stanley Ketchel was killed the title has been claimed by all the middleweights. Kelly has fought two draws with Papke, while the latter has one victory over the Italian.

YALE ROUGH IN BASKET BALL.

New Haven Team Frequently Penalized, but Defeats Manhattan.

After two twenty-minute periods of rough and unsatisfactory basket ball the quintet of Yale defeated the five of Manhattan College last night at Savage's gymnasium by the score of 24 to 18. The visitors outweighed their opponents at every position and started out at the first whistle to display rough tactics, which they also showed, but were unable to get away with, a few weeks ago when they were defeated by the fast team of the College of the City of New York. The local team being smaller than even the C. C. N. Y. aggregation, the New Havenites assumed that they could play them off their feet, which worked to good advantage in the first half, but in the second period the Manhattanites overcame their timidness and played a far better game at passing and shooting than their opponents and almost evened up matters. Their start was too late, however, and they were defeated by 6 points, after keeping their rivals down to 4 points in the last half.

Goodwin of Yale was the most aggressive player, and several times fouled Flynn, and in this way made the greater part of the goals scored for Yale. At about the middle of the first half this pair, after falling to the floor, engaged in a wrangle that would have resulted in a fight had not the officials jumped in and separated them, after which the game was resumed. Goodwin was the first to score and made three goals in rapid succession after the game started by pushing his man away and getting a free chance at the basket.

Loesch of the local team was the first to score in the opening session, when he made a pretty shot from the side line which brought cheers from the crowd, and after this Suarez, also of the same team, sent the ball through the ring for a tally, but this was all that Manhattan managed to get with the exception of the fouls that were called against Yale, which netted them five points, and when the half closed the score was 20 to 9 in favor of Yale.

In the second half the Manhattan team started a rally and carried Yale at a fast pace which was more than they could stand, and after having the ball in their own territory most of the time were unable to throw a goal, and it was through a lucky shot that Hurlbert made the only goal of the period, which, along with two fouls, completed the scoring of the New Havenites. The line-up:

Yale.	Positions.	Manhattan
Reilly	Right forward	Suarez
Goodwin, Preston	Left forward	Caverallo
Fennessy, Hurlbert	Centre	Loesch
Tommers	Right guard	Ryan
Murphy	Left guard	Flynn

Goals from field—Loesch, (5,) Goodwin, (4,) Reilly, (2,) Fennessy, (2,) Hurlbert, Tommers Suarez. Goals from foul—Loesch, (6,) Goodwin, (3,) Reilly. Referee—H. Fischer. Umpire—J. Hennessy. Time of halves—Twenty minutes.

WINGED FIST ENTERTAINS.

Irish-American Athletes Hold Most Successful Stag in Club's History.

Irish-American Athletic Club members held their most successful stag last evening, the complete list of Winged Fistites and many of their friends overrunning the spacious quarters to such an extent that the "Standing Room Only" sign was early displayed. The function took on the nature of a full-fledged boxing and wrestling show, in which the champions of several classes were seen in clever exhibitions, these being interspersed with vaudeville talent of excellent calibre.

Among those in attendance were P. J. Conway, Tom Cummings, Michael Raines, Edward Murphy, John Cloughan, John J. Manning, Charles J. Dieges, William Rooney, John J. McHugh, R. W. Kennedy, John J. O'Brien, Gus M. L. Sacks, William Shannon, H. Whitehouse, George Morris, E. B. Lockwood, John Higgins, Joseph White, Richard Cummins, Ralph Gaynor, William Carnegie, Sam Jacobs, John J. Walsh, Sam Liebgold, Dick Malloy, Terence Farley, and Joe Cavanagh.

In one of the boxing bouts Joe Coster gave Chick Murray a drubbing in three rounds, which was the duration of the bouts. Other bouts showed Young Munger vs. Joe Hirst, William Adams, the metropolitan 135-pound champion, and Andy Williams, Sailor Stevens and Ed Moran.

Will Bingham, the lightweight champion wrestler of England, gave a demonstration of his knowledge of jiu-jitsu, having provided for him as victims Sam Landon of Newark and Fred Norton of this city. After he got through slamming them all over the stage, he would administer the quietus in the shape of the strangle hold. Norton was all in for some minutes after he had been beaten.

The vaudeville portion of the entertainment was provided by Will Redmond, Harry Sylvester, Herbert Pierce, Con Conrad, Lewellyn Goodman, Julian Russ, Dan McManus, and others.

The most recent presentation to the club, the painting of "Lon" Myers, and the gift of Gus Sacks, was on exhibition and greatly admired by many athletes present, many of whom had competed against "Lon" a generation and more ago.

RIDING AND DRIVING CLUB HORSE SHOW

Brooklyn and Manhattan Society Turns Out to See Equines in Ring.

The Riding and Driving Club of Brooklyn-New York conducted a most successful club show at the riding academy, Prospect Park Plaza, Brooklyn, last evening. The programme consisted of nine events, which drew out an entry list of 103 horses. The events were open to members' horses only. Silver cups were awarded to the winner of each event and the usual blue, red, yellow, and white ribbons were also presented. All the events were run off well and there were no accidents to mar the evening's sport. Lewis Waring of Plainfield, N. J., acted as judge in all classes. The show brought out a large gathering of society people, which completely filled the balconies of the academy.

The leading winners were Oakwood, owned by Charles F. Hubbs, with a blue, a red, and two yellow ribbons; Lady Parlais, owned by Miss Laura Hulst Murr, with a blue, two reds, and a white ribbon, and Marmion, owned by William N. Dykman, with a blue and two red ribbons.

Among those in attendance were the following: Mr. and Mrs. W. N. Dikeman, Mr. and Mrs. E. A. Ames, Mr. and Mrs. Edgar F. Luckenbach, Mr. and Mrs. Charles Cortlidge, Mr. and Mrs. Stanley Jadwin, Mr. and Mrs. G. Ross, Mr. and Mrs. H. E. Drier, Mr. and Mrs. Lewis M. Gibb, Mr. and Mrs. J. Carlisle, Mr. and Mrs. Edwin Thorpe, Mr. and Mrs. W. La France, Mr. and Mrs. C. F. Hubbs, Mr. and Mrs. S. D. French, Mr. and Mrs. H. H. Salmon, Mr. and Mrs. Allan Pinkerton, Mr. and Mrs. William Minot, Mr. and Mrs. Frederick Parsons, Mr. and Mrs. Thomas Leeming, Mr. and Mrs. J. B. O'Donohue, Mr. and Mrs. Peter W. Rouss, Mr. and Mrs. G. W. Rasch.

Mr. and Mrs. Thomas Horenden, Mr. and Mrs. Murray Ferris, Mr. and Mrs. Charles Walter, Mr. and Mrs. M. Candre, Mr. and Mrs. A. D. Carver, Mr. and Mrs. A. C. Nickerson, Mr. and Mrs. Audley Clarke, Miss Mary S. Whitney, the Misses Weber, Miss Lillian Hyde, Miss Ethel Moore, Miss Lillie M. Whiting, the Misses Murr, Miss La France, Miss Gertrude Gaynor, the Misses Hubbs, Miss Mary Rasch, the Misses Walter, Master Roland Rasch, James S. Pierce, G. A. Ellis, Henry Bowers, Arthur Hatch, David S. Stewart, Walter Stewart, J. Lewis Luckenbach, J. Dykman, Theodore Miller, R. S. Corbett, W. H. A. Fisher, Ira Richards, S. G. Pirie, H. H. Morton, A. L. J. Smith, Seward Webb, Dr. H. H. Morton, Frank Tyler.

THE SUMMARIES.

Novice Saddle Horses; silver cup offered by W. Edwin Thorpe.—Blue ribbon won by Lady Parlais, owned by Miss Laura Hulst Murr; red ribbon won by Oakwood, owned by Charles F. Hubbs; yellow ribbon won by Max, owned by Miss Tillie Maxwell Whiting; white ribbon won by Babbie, owned by Miss Janet C. Bowers.

Saddle Horses Over 15 Hands 2 Inches; silver cup offered by Clarence H. Robbins.—Blue ribbon won by Oakwood, owned by Charles F. Hubbs; red ribbon won by Marmion, owned by William N. Dykman; yellow ribbon won by Thirteen, owned by Miss Caroline Weber; white ribbon won by Max, owned by Miss Tillie Maxwell Whiting.

Combination Horses, Ride and Drive.—Plaza Cup, offered by Miss Margaret S. Whitney—Blue ribbon won by Fantasy, owned by Mrs. Charles F. Hubbs; red ribbon, won by Lady Parlais, owned by Miss Laura Hulst Murr; yellow ribon, won by Westfort, owned by Mrs. Charles F. Holm; white ribbon, won by Matoppo, owned by O. A. Campbell.

Saddle Ponies, 14 Hands 3 Inches and Under.—Silver Cup, offered by Allan Pinkerton—Blue ribbon, won by Lady Gray, owned by Charles Rouss; red ribbon, won by Plainsman, owned by Mrs. Jay F. Carlisle; yellow ribbon, won by Bonnie Kate, owned by D. E. Austin; white ribbon, won by Yankee, owned by J. W. Kopke.

Saddle Horses, 15 Hands 2 Inches High and Under.—Silver cup, offered by Edgar F. Luckenbach—Blue ribbon, won by Mollie Bawn, owned by Miss Marjorie Hubbs; red ribbon, won by Lady Parlais, owned by Miss Laura Hulst Murr; yellow ribbon, won by Insomnia, owned by C. H. Robbins; white ribbon, won by Bebbie, owned by Miss Janet C. Bowers.

Ladies' Jumpers, Ladies to Ride; Jumps 3 Feet 6 Inches.—Silver cup, offered by William N. Dykman—Blue ribbon, won by Amherst II., owner by Jackson A. Dykman; red ribbon, won by Limerick, owned by E. Hubert Litchfield; yellow ribbon, won by Westbury, owned by Miss Lillian B. Hyde. No white ribbon awarded.

Saddle Horses up to 200 Pounds.—Silver cup, offered by the Misses Murr—Blue ribbon, won by Marmion, owned by William N. Dykman; red ribbon, won by Westport, owned by Mrs. Charles F. Holm; yellow ribbon, won by Oakwood, owned by Charles F. Hubbs; white ribbon, won by Yellow Jacket, owned by Clarence H. Robbins.

Pair of Saddle Horses; any height; one to be ridden by a gentleman and one by a lady; silver cups offered by E. H. Barnes and J. H. Walbridge.—Blue ribbons won by Midnight, owned by Harold C. Parsons, and Thirteen, owned by Miss Caroline Weber; red ribbons won by Marmion, owned by William N. Dykman, and Dupont, owned by Miss Lillian B. Hyde; yellow ribbons won by Oakwood, owned by Charles F. Hubbs, and Max, owned by Miss Tillie Maxwell Whiting; white ribbons won by Gloria, owned by Miss Addie Burgess Murr, and Lady Parlais, owned by Miss Laura Hulst Murr.

Jumpers, Six Jumps, 4 Feet Each; silver cup offered by Edwin A. Ames.—Blue ribbon won by Yellow Jacket, owned by Clarence H. Robbins; red ribbon won by Amherst II., owned by Jackson A. Dykman; yellow ribbon won by King Modred, owned by S. C. Pirie; white ribbon won by Prince Bellaire, owned by F. T. Parsons.

Jockey McIntyre Reinstated.

LEXINGTON, Ky., Dec 28.—With the exception of the reinstatement of one jockey little was accomplished to-day at the meeting of the Kentucky State Racing Commission. Jockey James McIntyre, who was ruled off at Latonia in 1909 for a poor ride on Prince Gal, was placed in good standing. The commission refused to allow the racing associations to officially deduct more than 5 per cent. of the money wagered on the mutuel machines.

WINNERS WITH THE CUE.

Three games were played last night in the amateur three-cushion carrom billiard tournament at McGraw's Billiard Academy, Thirty-fifth Street and Sixth Avenue. In the first game Joe Whitson defeated Dr. J. H. Birs in one of the best games of the tournament by the score of 40 to 22. Whitson simply ran away from his opponent. His execution of difficult shots was perfect, especially on carrom shots, he never missing a carrom shot that he tried for. The contest required eighty-three innings. Whitson made the high run of 3 twice, and made other high runs of 4, 5, and 6. Birs's best efforts netted him a high run of 3. In the second game Whitson defeated J. H. Ditmars by the score of 40 to 31. This also proved to be a run-away match on the part of Whitson, and at no stage of the contest was he called upon to exert himself. Whitson played a steady three-cushion game throughout the entire ninety-five innings, and made the high run of 3 three times. He also made the high run of 5. Ditmars's best efforts netted him high runs of 3 four times.

In the third and last game C. H. Byers and E. J. Cohen were the contestants. Byers was returned the winner by the score of 40 to 38 after 193 innings of close play. At no stage of this contest were the players more than two points apart. It was the longest game of the tournament. Both players made the high run of 2. There will be two games played this evening. E. J. Cohen will be a contestant in both. In the first game he will meet J. H. Ditmars, and in the second contest he will cross cues with J. H. Smith.

Riverside Billiard Tourney.

In last night's game of the Class B amateur handicap 18.2 balkline billiard tournament at the Riverside Billiard Academy, 125th Street and Seventh Avenue, Sylvester Levy, nephew of the late Prof. McLaughlin, the billiardist, defeated Richard Everett by the score of 210 to 140. Both these men are playing at scratch, 210 points. Levy displayed exceptionally good form and executed several very difficult shots. His average was 5 15-38, with high runs of 32 and 26. Everett's average was 3 16-38 with high runs of 26 and 20. By winning last night's game Levy is tied with William Viertel for first place in the tournament, both having won five games and lost one. In the event of Richard Everett winning his game with Mr. Parker to-night there will be a three-cornered tie between Viertel, Levy, and Everett.

Yale Defeats Princeton at Hockey.

CLEVELAND, Ohio, Dec. 28.—Yale defeated Princeton to-night at the Elyseum in the second of the series of three hockey games here by the score of 6 to 5. Yale scored three goals in the first half. Princeton did not score until five minutes after the second half had begun, and then made four goals in a row. Then Yale scored again and the score was a tie. Excitement was intense until Yale broke the tie and won the game. Each team has now won a game in the series.

NEW AUTO CLUB FOR JERSEY.

Factional Fight in New Jersey May Start New Organization.

Special to The New York Times.

NEWARK, N. J., Dec. 28.—What may result in the organization of a new automobile club in Newark was precipitated at a special meeting of the members of the New Jersey Automobile and Motor Club to-night. About 300 members of the club were present when the factional fight between the Newark Club and the Associated Clubs of New Jersey and the American Automobile Club was aired.

The trouble, which has been fermenting for several months, was brought to a head last week when the Trustees of the club by a divided vote seceded from the State and National bodies. The meeting to-night was a forced one, eleven members of the club having petitioned Clarence H. Bissell, the President, to call a special meeting of the members to consider resolutions in effect reversing the action of the Board of Trustees. He ruled the most important of these resolutions as unconstitutional, after he had announced that he had been legally advised, and refused to put the issue to a vote.

President Bissell then referred a resolution indorsing the automobile legislation prepared by the associated clubs to a subordinate committee of the club, and again refused the members of the organization the privilege to vote. It developed at this stage of the meeting that the committee to which the resolution was referred had only been appointed to-day by the President. Under the club's by-laws this committee should have been appointed last May.

Officials of the Associated Automobile Clubs of New Jersey and of the American Automobile Association freely admitted after the meeting that the result was only the beginning of the fight.

EASTERN LEAGUE BATTING.

Castoffs from Major Organizations Lead in Hitting for 1910.

Edward G. Barrow, the new President of the Eastern League, has issued his first crop of official batting averages for the organization, showing the hitting skill of the players in the ranking minor league of the country. There were no Ty Cobbs nor Hans Wagners in the Eastern League, but there were ten men who batted in the 300 class, and all of these were former major league players. Bob Spade, who participated in thirteen games for the Newark club, occupies the top position in President Barrow's list of records, with six hits and a percentage of .375. Rath, once with the Athletics; Dubec, a castoff of the Reds; McConnell, who failed as both a pitcher and first baseman with the Yankees; Heitmuller, the tall outfielder formerly with Connie Mack's Athletics, and Hardy, another former major leaguer, all are rated above Slattery of Toronto, who really is entitled to the premier honors of the league because he participated in more than twice as many games as several of those placed above him.

Cy Seymour, who was champion batsman of the National League several seasons ago, occupies the twentieth position, and Joe Kelly, who earned fame with the Baltimore Orioles fifteen years ago, is one point under Seymour. Two other former Giants, Jimmy O'Hara and Sammy Strang, are far down the list, the former batting .262 and the latter .243. Joe McGinnity still another former Giant, was so busy managing and pitching for the Newark club that his record in batting for the year fell just under the .200 mark, .199 being the "Iron Man's" share.

Grant to Play with Reds.

CINCINNATI, Dec. 28.—"Third Baseman Eddie Grant will play with Cincinnati next year," said President Herrmann of the Cincinnati club to-day. "He will receive his contract soon after the first of the year, and I don't think there will be the least trouble about his signing it." The statement was made in reply to an inquiry whether or not Grant would be sold or exchanged to the Boston Nationals. The new owners of that club are said to have made Herrmann an offer of infielder Sweeney and Pitcher Mattern for Grant. Herrmann says that any offers which have been received have not been considered, and that Grant will play here.

Detroit Buys Infielder Corcoran.

CINCINNATI, Ohio, Dec. 28.—Infielder Mickey Corcoran of the Cincinnati baseball team was sold to the Detroit American League Club to-day. Several weeks ago President Herrmann of the local club asked for waivers on Corcoran, and obtained them from all of the big league clubs except Detroit. Detroit then claimed the player and the sale was consummated to-day.

"Dolly" Stark Signs with Brooklyn.

MEMPHIS, Dec. 28.—"Dolly" Stark, former Southern League player and later with San Antonio and Dayton, has signed a contract for 1911 with the Brooklyn National League Club and will report at Hot Springs, where Brooklyn will train during February and part of March.

Pirates Sign a First Baseman.

Special to The New York Times.

PITTSBURG, Dec. 28.—First Baseman Hunter, who played last season in the American Association, has signed with the Pittsburg Club, and it is said that he will supplant Flynn on the initial sack next Summer.

TWO RACES FOR X. L. N. C.

Ex-Senator Terhune's Ice Yacht Speedy on South Shrewsbury River.

Special to The New York Times.

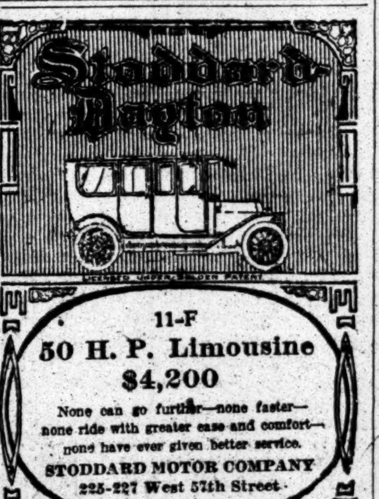
LONG BRANCH, N. J., Dec. 28.—Fantastic ice yachting was witnessed to-day on the South Shrewsbury River. Five races were sailed. Ex-Senator Henry S. Terhune's X. L. N. C. won a double victory, capturing the challenge pennant twice from the best boats in the South Shrewsbury Club. Capt. H. H. Munroe's Princeton also won the challenge pennant from the X. L. N. C., the latter boat being disabled by picking up a stick after sailing three rounds, which interfered with the rudder.

In the two races sailed by the Long Branch Ice Boat and Yacht Club the Drub and Jack Frost divided honors, the latter boat making the course in 32:02 for the fifteen miles, with the Drub only a half minute behind. The ice was in fine condition, although at times the wind was too light for fast racing.

Swiss Balloon Protest Childish.

ST. LOUIS, Mo., Dec. 28.—Albert B. Lambert, President of the Aero Club of St. Louis, attaches no importance to the protest of the Swiss Aero Club against the management of the international balloon race which started from here on Oct. 17.

"Members of the Swiss team protested before the race started," said President Lambert, "saying they had not been notified of the rules and regulations governing the race. The rules were posted in the Aero Club headquarters. The Swiss team's objections were so childish that the French teams refused to join in them."



Stoddard-Dayton

11-F
50 H. P. Limousine
$4,200

None can go further—none faster—none ride with greater ease and comfort—none have ever given better service.

STODDARD MOTOR COMPANY
225-227 West 57th Street

"Super-Coils"
Worth their Weight in Gold
to any Auto if it rides easily when partly loaded, but bumps when fully loaded or on rough roads. Booklet "Y" FREE
"SUPER-COILS,"
1876 Broadway, New York City.

TAKES ISSUE WITH ATHLETIC UNION

Research Society Plans for Formation of Independent Sports Federation.

Delegates to the annual meeting of the Athletic Research Society, which convened yesterday at the Murray Hill Hotel, discussed at great length many plans for the betterment and development of school athletics, boys' clubs, playgrounds, and the broader administrative features of sport. In connection with this phase of the work it developed that Dr. Meylan of Columbia, chairman of the committee in re "the investigation of athletic conditions," had conferred with a similar committee of the Amateur Athletic Union, and he said that the latter body objected to a more universal representation of school bodies as larger voting delegations than allowed at present.

Part of Dr. Meylan's report was that "The A. A. U. representatives objected to our first proposition that representation should be on the basis of the actual number of competitors in each group, and pointed out that such a plan would give the Public Schools Athletic League of New York, with its thousands of competitors, absolute control of the A. A. U."

Chief of a number of recommendations by the committee was the following: "That there should be formed local groups in the various sections of the country, which groups should join the district associations of the Amateur Athletic Union, and thus make possible—control of their inter-group competitions—encouragement of such activities by eliminating registration and sanction fees, and representation in the body controlling athletics for their sections of the country."

In opposition to the above recommendation George W. Ehler said: "We will not admit that the Amateur Athletic Union is in a position with relation to the broad athletics of the country to concede anything."

Dr. Meylan defended the recommendation of the committee, and further said: "If you ignore the Amateur Athletic Union you will have athletic chaos, and things will be much worse than they now are, as we have no system of control to offer in place of the union. You must retain control in some form."

Thereupon a committee was appointed to devise a plan for an independent federation of amateur athletics, and the final feature of the report adopted was as follows: "That the Athletic Research Society carry on a campaign of education to the end that the social as well as the physical significance of athletics be understood—activities be developed that shall reach the greatest possible number—high standards of sportsmanship and adherence to regulations be demanded of those in charge, and thus be made effective among the participants."

Further antagonism to the A. A. U. was made evident when a committee, consisting of Paul C. Phillips, Arthur B. Leach, and G. W. Ehler, presented and had passed the following resolution, framed to replace one which was not passed on in the original report, the substitute reading: "That there should be formed in the various sections of the country local organizations of those desiring to have athletic relationship;

"That these groups should adopt high standards of amateurism and eligibility, and an efficient method of local control.

"That the executive representatives be instructed to secure from the institutional interests which they represent efficiently appointed delegates, one delegate from each, to co-operate in an educational campaign, and the framing of an administrative programme."

Dr. Dudley A. Sargent of Harvard spoke against professionalism in universities, and advocated an amateurism which develops a student generally as an all-around athlete.

"There is no difference," he said, "in the position of a student who assists in college athletics at a salary, because he needs it, and the wealthy student who gives his services for nothing because he does not happen to need the money. One is as much a professional as the other. The whole tendency of the large colleges and universities is wrong because of overspecialization in sports at the expense of genuine amateurism resulting from cultivating the all-around athlete.

"We might take a lesson from Germany in training her student athletes, which I observed in a recent trip abroad. It is absurd to draw the line of distinction between professionalism and amateurism while present conditions exist in the colleges and universities. We must build up the all-around athlete. When we have got back to that system, which we have got to do, we will be able to banish the high specialization and the charge of professionalism. As it is now a boy in a special line of sport actually dictates terms to a college because his place cannot be filled easily."

Clark W. Hetherington, President of the society, said that all the youth of the country would be brought under the advantage of proper athletic training if the proper educational campaign along the lines suggested at the meeting were carried out. "There is too much professionalism," he said, "even among our youngest athletes, and this spirit of gambling in the sport should be discouraged vigorously."

The following officers were elected for the ensuing year: Clark W. Hetherington, Chicago, President; W. C. Orr, Boston, Vice President; J. E. Raycroft, Chicago, Secretary and Treasurer.

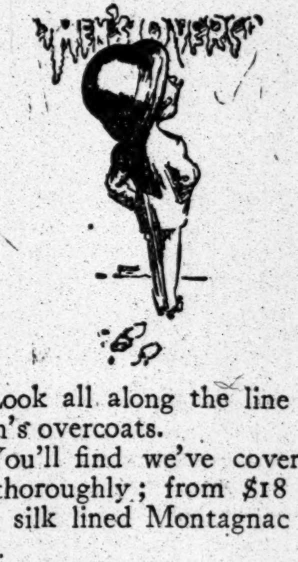
Among those who took part in the council were W. A. Lambeth, University of Virginia; B. G. Clapp, University of Nebraska; P. L. Reynolds, Massachusetts Agricultural College; C. W. Savage, Oberlin; A. W. Chez, West Virginia; E. von der Stemen, Western Reserve; A. A. Stagg, Chicago; S. W. Beyer, Iowa; E. H. Arnold, New Haven; G. D. Chamberlain, Boston; W. E. Meanwell, Wisconsin; L. W. Allen, Hartford, and Dr. C. Ward Crampton, New York.

Too Wet for Football in South.

MEMPHIS, Tenn., Dec. 28.—The football game scheduled here to-day between the Harvard University law students and the All-Southern eleven, has been postponed on account of wet grounds. The Harvard team left for Nashville to-night and will play in that city to-morrow. After playing games in Nashville and Baton Rouge, La., they will return to Memphis Saturday next and play the proposed game.

Gotch to Return to Wrestling.

CHICAGO, Dec. 28.—Frank A. Gotch has issued a formal challenge to Hackenschmidt or any other wrestler for a match for the championship of the world. Gotch posted $500 as a forfeit to bind a match for a side bet of $20,000.



Look all along the line of men's overcoats.

You'll find we've covered it thoroughly; from $18 to the silk lined Montagnac at $70.

For the men of modest purse we've coats at $18, $20 and $22—friezes and other smooth surface and long wear goods—mostly blacks and Oxfords.

For one, there's a mighty attractive coat at $22—a smooth finish cloth of diagonal weave; which comes in several shades of Oxford—worsted lined and silk shoulder lined, with velvet collar.

Specially for evening wear, where your linen is most conspicuous.
Collars of solid linen.
40 cents each.

New Year's gifts for men.
Leather and Metal Novelties; such as dressing cases, the "Kwikpak" collar cases invented by a British officer, and shaving mirrors that stick on a window pane.

ROGERS PEET & COMPANY.
Three Broadway Stores
at Warren St. at 13th St. at 34th St.

Frisbie Collars
FRISBIE, COON & Co. Makers
TROY, N.Y.
At Most Good Shops
25 cents for Two

Eleventh National
AUTOMOBILE SHOW

Opens Saturday, Jan. 7th
AT
MADISON SQUARE GARDEN

Greatest Automobile Show ever held in America. More than 600 exhibits including 101 exhibits of Motor Cars.

PART I. January 7-14. Gasoline Pleasure Vehicles, Parts and Accessory Manufacturers.

PART II. January 16-21. Commercial Vehicles, Electric Pleasure Vehicles, Motorcycles, Parts and Accessory Manufacturers.

Sanctioned by the National Association of Automobile Manufacturers and by the Motor and Accessory Manufacturers,
Under the auspices of
ASSOCIATION OF LICENSED AUTOMOBILE MANUFACTURERS

Automobile Exchange

Advertisements in the Automobile Exchange strike a note of genuineness inspired by confidence in the medium.

ADVERTISING RATES per agate line: One insertion, 25c.; three insertions a week, including one on Sunday, 20c.; seven consecutive insertions, 15c.

Will sacrifice my 35 H. P. 7-passenger Panhard limousine, with extra touring body, to quick buyer; must have the money by Jan. 1; the limousine is a beautiful aluminium body made by Rothshild; all seats facing forward; will sell body separate. Homan, 230 West 54th St. Tel. 4511 Col.

AUTO-CAR SERVICE.
Bids wanted by large newspaper for delivery of output. State price per hour and day for one and two ton trucks. None but those competent to handle big job need answer. Box N 118 Times, Times Square.

Hotchkiss 5-passenger touring car; all lamps, windshield, horn, and two new rear tires; good running order; $650 cash for quick sale; can be demonstrated from Houpert's, 212 West 68th St. H. B. Levy, 86 Fulton St.

Packard Touring Car, late model; almost new; Packard Landaulet, late model, like new; Pope Hartford Landaulet, with extra seven-passenger touring body; must be sold for advances and storage charges. Storage House, 336 West 44th St.

Autocar Runabout, like new, $200.00.
Ford Roadster; bargain; $225.00.
Mitchell Runabout, like new, $375.00.
Reo & Oldsmobile Runabout, $100.00.
Manhattan Storage Co., 334 to 340 West 44th.

ALL MAKES BOUGHT AND SOLD.
DELIVERY WAGONS—ALL CAPACITIES.
20TH CENTURY AUTOMOBILE CO.,
244 W. 49th St., near Broadway.

1910 CHALMERS "40," equipped with Jones speedometer, top, windshield, two extra shoes; in perfect condition. Address GEORGE STOWE, 1627 Broadway.

CHALMERS REBUILT CARS.
Attractive prices on 30 and 40 H. P. Models. Guaranteed same as new cars. C. Dow, 1,621 Broadway.

1909 Mitchell runabout, with double rumble seat; top, magneto, speedometer; good condition; $500. Cimiotti Brothers, 1,855 Broadway.

Taxicab, in elegant condition; fine chance for poor man; cost $2,600; price, $500; satisfactory demonstration. Baldwin Storage, 304 West 54th.

Loco 15-20; Little Stevens; Buick Model 10; almost new; great bargains if sold immediately. Manhattan Storgo Co., 334 West 44th St.

Taxicabs.—Maxwell, American Mors, Autocar, Hotchkiss, and others. $350.00 up. Manhattan Storage Co., 334 West 44th St.

Peerless Roadster; almost new, $1,000.00; Chalmers Roadster, like new; must sell, $950.00. C. Asher, 338 West 44th St.

Auction sale of automobiles every Tuesday, 4 P. M. New York Exchange, 215-217 W. 48th.

Two nearly new bear robes; cost $125, take $25. Baldwin Storage, 304 West 54th St.

AUTOMOBILE SUPPLIES.

STORAGE BATTERY REJUVENATION.
When your lighting or ignition battery has run down in efficiency and recharging is as ineffectual as trying to fill a sieve, let us apply our REJUVENATION TREATMENT. It will obviate the necessity of buying a new battery. THOMPSON, 562 West 52d St.

AUTOMOBILES TO RENT.

AUTOMOBILES FOR HIRE,
Open and Closed,
by the hour, day, or monthly contract.
F. T. SANFORD AUTOMOBILE COMPANY,
44, 46, 48 West 43d St.
'PHONE 1381 BRYANT.

To Rent—Packards.—Beautifully equipped Limousines and Landaulets, also Touring Cars, reasonable terms by the month. Telephone Bryant—333. Packard Car Livery Co., 164 West 46th.

FOR HIRE—PACKARD AUTOMOBILES AT LOW RATES; TRIP, WEEK, OR MONTH. Starr, 124 West 50th St. Telephone 409 Columbus.

AUTOMOBILE STORAGE.

STORAGE AUTOS AND CARRIAGES.
AUTOMOBILES, $4 PER MONTH.
CARRIAGES, $2 PER MONTH.
SALES, 5 PER CENT. COMMISSION.
Automobiles painted any color, $25; work guaranteed.
Baldwin Storage House, 304 West 54th.

Automobiles
Ready Reference for Buyers

ATLAS Perfecto two-cycle engine. Atlas Motor Car Co., 2010 B'way. F. H. Adams, Mgr.
AUTOCAR Commercial—Pleasure. 425-430 W 19 St. Tel. Chelsea 6060.
BENZ Auto Import Co. of America, 244-6-8 West 54th St., N. Y.
BUICK Motor Co., B'way, bet. 55th & 56th Sts. 'Phone 4040 Col.
BRUSH Cars 1,875 Broadway. 'Phone 5369—Columbus.
Carhartt Cars HOTEL PLAZA, 59th St. & 5th Ave.
CORBIN 1,888 Broadway, (63d St.) 'Phone 5963 Columbus.
CADILLAC Cars, Parts, Repairs, Garage, Columbus Circle. Tel. 8810 Col.
FIAT "THE MASTER CAR." Fiat Automobile Co., 1,786 Broadway. 'Phone 6445 Col.
HUDSON Cars. The A. Elliott Ranney Co., 1928 B'way. 'Phone 3293 Col.
KNOX Knox Automobile Company, 1066-1863 Broadway. 'Phone 4336 Col.
LEXINGTON 40 H. P., $1,650. C. S. Baeder, Agt., 210 W. 78.
NATIONAL POERTNER MOTOR CAR CO., 1,933 B'way, cor. 64th St. 'Phone 8168-7 Col.
OAKLAND 30 H. P., $1,000; 40 H. P., $1,700. 1,785 Broadway at 58th St. Tel. 477 Col.
PULLMAN Cimiotti Bros., 1,855 Broadway. Telephone 1772 Columbus.
"SIMPLEX" "Made in New York City." 1860-62 B'way. Tel. 5188 Col.
STEVENS-DURYEA A. G. Spalding & Bros. 29 W. 42d. Tel. 433 Bryant.
WHITE WHITE CO., B'way & 62d St. 'Phone 2952 Col.
ZUST 30 H. P., $3,900; "Chain or Shaft." 45 H. P., $4,750; 1 year guarantee. American Zust Co., 1,959 B'way. Col. 4289.
ALL MAKES Bought, Sold and Exchanged. Times Sq. Auto Co., 731-3 7th Av.

AUTOMOBILE SUPPLIES.

BALL BEARINGS HESS BRIGHT CO., 1,974 B'way, (67th St.)
SPLITDORF MAGNETO Walton Ave. & 138th St. Branch 1,679 Broadway.

AUTOMOBILE INSTRUCTION.

STEWART AUTO SCHOOL
Small group classes; up-to-date equipment; 5 or 10 weeks' course; private course for owners and ladies. Write for booklet.
233 West 54th St., New York City.

WEST SIDE Y. M. C. A. New term just starting. Individual road lessons. Small group classes. Booklet. 302 West 57th Street.

Latest Automobiles.

The New York Times, next Sunday, Special Automobile Section describing new models exhibited at Automobile Exhibition. Every new type of car, domestic and foreign. Latest developments in airships. To be sure of a copy order to day.

The New York Times

"All the News That's Fit to Print."

PUBLISHED EVERY DAY IN THE YEAR BY THE NEW YORK TIMES COMPANY.
Adolph S. Ochs, Pres't & Tr. B. C. Franck, Sec'y.
Address all communications
THE NEW YORK TIMES.

Publication Office	Times Square
Downtown	15 Beekman Street
Wall Street	80 Broadway
Harlem	263 West 125th Street
WASHINGTON	Post Building
PHILADELPHIA	Public Ledger Building
CHICAGO	150 Michigan Ave.
LONDON	67 Fleet St., E. C.
PARIS	34 Rue du Sentier
BERLIN	60 Friedrichstrasse

ONE CENT Greater New York, Jersey City, Newark. Elsewhere, Two Cents. Five Cents Sunday.

Subscription Rates—By Mail, Postage Paid	
DAILY AND SUNDAY, per Week	$0.17
DAILY AND SUNDAY, per Month	0.75
DAILY AND SUNDAY, per Year	8.50
DAILY, per Week	0.12
DAILY, per Month	0.50
DAILY, per Year	6.00
SUNDAY, with Pictorial Section, per Year	2.50
THE NEW YORK TIMES SATURDAY REVIEW, per Year, (to Canada $1.50)	1.00
TIMES WEEKLY FINANCIAL REVIEW, per Year. (to Canada $1.50)	1.00

To Foreign Addresses—Daily and Sunday, $1.95 per month. Daily, $1.35 per month.

Entered as second-class mail matter.

NEW YORK, THURSDAY, DEC. 29, 1910.

SUSTAINING THE MAYOR.

The Mayor has received from a committee of the Chamber of Commerce and the Merchants' Association the report for which he asked advising him upon the subway situation. There are no stronger associations of their character, and the report bears besides the signatures of authorities in engineering and finance inferior to none. It means much when so numerous a body of such a high character makes a unanimous finding. It approximates that last word to which practical men will defer, whether or not they entirely agree. Entire agreement is not to be expected among those directly affected by this considerable enterprise, affecting the city's future forever, so far as human foresight can go. All such minor dissent should be submerged in the broad basic fact of unanimity among a body of men of unsurpassed strength of judgment and representative character, occupying a detached position, and above suspicion of interest or prejudice, whether economic or demagogic.

It is agreeable to find that the report restates so much that is already familiar to readers of The Times. The subject is too old, and has been too thoroughly thrashed over, for anybody to hope to say much that is strictly fresh. The Committee does, however, give a fresh turn to the argument that a universal fare ought to be popular. Heretofore this argument has been addressed to individual interest. The Committee considers its effect upon the public interests. One of the greatest obstacles to the city's symmetrical development has been its growth along longitudinal spines of travel facilities. Other cities have grown horizontally, thus spreading populations and real estate values over large areas and enriching many owners. In New York the growth has been limited mostly to walking distance from north and south lines of travel, with the result that the population has been congested, and that some owners have been enriched while multitudes of others are languishing and despondent. The proposition to build competitive subway systems with separate fares tends to prolong and intensify this obstacle to the city's growth in a sanitary manner, with continued limitation of benefits to restricted tributory territory. The Committee remarks that a universal system of rapid transit with a single fare goes far to make all residential areas equally desirable and accessible. It would raise values in isolated districts, and would check advances in other areas unduly congested. In the Committee's opinion this is the gravest condition the city faces in its subway problem, and it throws its influence in favor of one system instead of two.

Considering the details of the pending contract which have been criticised, the Committee defends the application of the earnings in the first place to such items of expenditure as are necessary to sustain the road's operation. These preferences are such as a court would make if the road were to be run by a receiver. No heat of denunciation can make such preferences any favor to the Interborough. This disposes of everything except precedence for the private funds which are to be advanced in the proportion of two dollars for each dollar contributed by the city. Considering that the city shares the profits and owns the fee of property which never can be removed from its site, it would seem that the city's risk is as slight as possible, and that private capital can hardly be attracted on other terms more in the city's favor. To give the city's advances preference would not be in the city's favor, because it would so increase the cost of the credit for the necessary private capital as to run up a larger bill for the city ultimately to pay.

The Committee advises against compelling the Interborough to build up Madison Avenue in order to reserve Lexington Avenue for a competing line. Its common-sense view is that the better route should be built first, and that later construction should be left to future conditions. Regarding extensions, the Committee makes its only criticism of importance. Since the city is asked to take the risks of branch construction undertaken at its order, it thinks that the city should take the profits. Any business man would say the same. The Committee thinks that the Interborough's participation in the profits should be postponed until such time as the profits shall have recouped the losses and construction expenses. There [illegible] be no question of risk, and the Interborough may claim a share against its services as operator.

Next to the unanimity of the report, the most striking thing is its thoroughgoing conviction and the unreserved expression of it. All these distinguished and authoritative men unite on behalf of these two bodies in "hoping that the public authorities will accept the proposal of the Interborough, with such modifications in detail as may appear to them judicious, and that they will do this as promptly as possible." The Committee does not dignify with a word of notice the politicians' contention that they have a mandate to reject the Interborough proposal, whatever its merits. And it thinks that it has light enough so that, unlike the Board of Estimate, it does not ask for more. It may be hoped that the dirt will soon be flying in every borough at once. It is putting an intolerable trial upon the patience of the community to ask it to await the slow process of building a city subway at the snail's pace alone compatible with preservation of the city credit, and just discharge of the many demands upon its budget.

PURIFYING THE HARBOR.

The rejection by the Supreme Court of the United States of the application of New York City to intervene in the litigation regarding the emptying of New Jersey's sewage into New York Harbor is likely to stimulate the suit of the State. The greater includes the less, and the State being plaintiff there was no ground for the intervention of the city, which, moreover, would have prejudiced the suit of the State. For the city, as a defiler of the harbor itself, would not come into court with clean hands, and so could not participate in a suit in equity to prevent New Jersey doing the same thing. On the other hand the State, being the trustee of the city's interests, ought to press them to the full. The United States brought New Jersey to a stipulation which meets National necessities, but which does not bind New York State if there is anything more which it can fairly ask. New Jersey's stipulation to the United States sufficiently secures navigation, which is the peculiar charge of the Federal Government, and possibly sufficiently secures sanitary conditions. The next step is that New York should enforce its own sewage laws. This means that the Bronx sewer should be put under as strict safeguards as are asked from New Jersey. The proposal to divert sewage from natural drainage into the Sound into a drainage area damaging to New York City's Hudson River frontage is immoral as well as illegal and uneconomical. It would be cheaper, and is a duty, to purify it on the spot, and then the expensive sewer and defilement of a neighbor's property and health would not be necessary.

From this point of vantage it would be easy to press the same point upon New Jersey, and urge it not to avail itself of the Federal privilege to empty sewage into New York Harbor. If purified sufficiently for that purpose it would be unobjectionable in Newark Bay, and the rock tunnel costing many millions to take it thence to open harbor waters would not be necessary. Thus it seems that the ill-advised application on behalf of the city to intervene in a suit already being successfully prosecuted has been productive of good through its rejection, and the consequent stimulus to the suit of the State.

MR. ROBIN'S BANKING METHODS.

The conviction, sentence, and imprisonment of Charles W. Morse constituted, as everybody must admit, an exemplary punishment for his misdeeds, but that example was not deterrent, it appears, since within two years of the time when a sentence of fifteen years' imprisonment was passed upon Morse, Robin, the wrecker of the Northern Bank, has entered upon and pursued a financial career closely patterned upon that of Morse. He has employed the methods Morse employed, he has been guilty of almost identically the same practices that put Morse behind the doors of the penitentiary. We find in the banking career of Robin the falsification of records, the "kiting" of checks, the issuing of checks for deposit entry upon which collection was "deferred," the shifting about of securities between the institutions he controlled, and, in the end, the bringing of his bank and its branches into an imperiled condition which compelled closing by the State Banking Department.

It is amazing that any man, even a reckless man, in control of a banking institution in the City of New York, with the example of Morse before him, certainly known to him, and fresh in his mind, should so soon follow in the footsteps of Morse, should adopt and continue in a course of criminal misdoing in which detection was ultimately certain, knowing very well, as he must have known, that detection would, by putting him, too, inside the penitentiary, complete the parallel between his case and that of Morse. But every wrongdoer is buoyed up by hope, at least, they all count upon escaping detection. Robin had his Northern Bank with its branches, he had his Aetna Indemnity Company of Hartford, his Title Insurance Guarantee Company of Rochester, and he controlled corporations interested in real estate and in traction enterprises in the Bronx and on Long Island. It was evidently in the hope of making a great deal of money out of his real estate and traction concerns that the temptation came to him to misuse his banking opportunities. Before that temptation he fell, and apparently without any serious struggle. But it must be clear to everybody that he could not have been alone in the knowledge or in the doing of the wrongful and unlawful acts now disclosed. We are told that he had in his institutions "confidential men"; in other words, he had a set of dummies who, it would appear, were in collusion with him in these bad practices, who, though acting under his direction and not of their own initiative, must have known that the things he required them to do were contrary to law. "Chains" of financial institutions cannot be successfully mismanaged by one man keeping to himself the guilty knowledge of the transactions in which he is involved. It will doubtless be discovered, if it has not already been discovered, that Mr. Robin had more than one willing tool.

But what have Mr. Robin's bank Directors to say for themselves? We are told that when they held a meeting last Monday the discoveries they made were "a most unpleasant surprise to them." This is the old story. It is said in their behalf that they had no knowledge of Mr. Robin's delinquencies. It is possible, no doubt, for the Chairman of an Executive Committee in the organization of a bank, with the help of subordinates in the staff, to juggle with checks and securities and passbook entries in the manner disclosed in the case of Robin. But was there nothing in the antecedents, in the character, or in the financial doings of Robin to put his Directors on guard and to prompt them to the exercise of unusual vigilance? It would certainly seem that the former associations of this man, taken in connection with the variety and extent of his financial interests, would have made prudent men in his board exceedingly wary concerning his operations. It was reported in our columns yesterday morning that a Director of one of the branches of the Northern Bank, a bank acquired by that institution something over a year ago, had warned his associates against the merger. There were men then who were suspicious of Robin. It would certainly seem that his Directors were imprudent in putting full faith in a man about whom so much was known.

This suggests, also, that the State Banking Department and the banking community might with wisdom and propriety be somewhat more prompt in taking measures to safeguard innocent depositors, unsuspecting Directors, and the public against these "disagreeable surprises." So long as a bank is solvent, the Banking Department would, of course, refrain from taking public action against it. But courses that lead inevitably toward insolvency are always a proper subject for admonition and for restraining measures. It has been known to many bankers in this city that the methods of Robin were not in accordance with sound banking. Manifestly they were not. The clearest distinction must be made, and the public ought to get that idea into its head, between the banking methods of Morse and of Robin and those which are approved and practiced by sound bankers. This means that the closing of an institution like the Northern Bank creates no presumption whatever against banks as a whole or against any bank not in bad hands. It was in the Insurance Department, not in the Banking Department, that the evidence of Robin's misdoing was discovered. Very likely he was skillful in covering up his tracks, but with his known antecedents an unusual degree of thoroughness in investigation and inquiry was plainly indicated.

There is a notable timeliness in the settlement announced yesterday of the proceeding brought by an agent of the stockholders of the defunct National Bank of North America against the Board of Directors who served when Morse was in control of that institution. Under the terms of this settlement these Directors must pay over the sum of $211,000, to take up losses incurred through Morse's speculations. This evidence of the liability of Directors in transactions they approve ought to be both exemplary and deterrent.

A WORD TO BANK DEPOSITORS.

For the comfort and reassurance of the thousands of depositors in Robin's Northern Bank who are temporarily deprived of the use of their money we ask them to recall the fact that, although fifteen banking institutions in New York and Brooklyn suspended payments in the panic of 1907, the depositors in these concerns were paid to the last penny. Stockholders lost, speculating officers were ruined, but depositors were paid in full.

For this reason no depositor in the Northern Bank or its branches should hastily give way to apprehension. Certainly no depositor should sell his passbook rights at any such discounts from face value as were recorded in 1907, when speculators reaped a fine harvest from the purchase of such accounts which were ultimately paid to them in full. Inconvenience there will be, of course. No man in business can have his bank account tied up without inconvenience. Depositors who need their money will probably find that their passbooks will serve as collateral for reasonable loans to tide over their present necessities. That would be a great deal better than selling the account at a serious sacrifice of value.

HONOR BY THE SWORD.

A clergyman on Christmas Day, preaching presumably from the text, "I came not to send peace but a sword," registered his reverend dissent from President Taft's worldly counsel that nations might well arbitrate even affairs of honor. He compared such disputes to duels, and suggested that only military action avails in some cases. Even if this dictum were not to be contested, it may be asked why should not the parallel between wars and duels be observed in the preliminaries?

A gentleman having a dispute in his opinion necessitating a duel does not arrange the meeting with his adversary. His first step is to state his case to friends, and not until he has found friends willing to support him can he even send a challenge. Friends in such cases will not transmit a challenge unless in their partial judgment the principal's case calls for a meeting. There have been cases in which seconds have advised their principal that his honor was not involved, or even that he was so in the wrong that they preferred not to associate themselves with his quarrel. Cannot the clergyman perceive what a useful service to peace it would be if nations were restrained by the world's moral opinion from being judges in their own cause, and from declaring war except upon the advice of their chosen friends? It may even be ventured that already it would approach the impossible that any nation should declare war if a faithful ally refused to act as second in the national duel.

Pursuing the parallel further, it might be suggested to the clergyman that only principals fight in duels. Enthusiastic seconds have been known to arrange affairs for themselves growing out of their principals' quarrel, but the duel itself is barred by the code from being a general mixup, like a "rough house." Gentlemen do not fight that way, nor should nations. Never was there such a disposition of the world at large to make a ring and confine the hostilities to those who thirst for them without creating a general international nuisance. It might be suggested that the Carnegie Peace Fund should promote an official text of a national code duello, primarily for circulation among clergymen more bloodthirsty than soldiers.

TOPICS OF THE TIMES.

Penalties for Kidnappers.

Probably most mothers in this city would say "Amen" to the sentiment expressed by County Judge Fawcett yesterday, in sentencing the kidnappers Maria Rappa and Stanislao Pattenza to not less than twenty-five years in prison, that Black Handers "should be punished as severely as those guilty of murder." Their unnatural crime involved murderous intent, together with cruel torture of innocent children and their parents, a denial of those natural instincts which, as Judge Fawcett said to the Rappa woman in sentencing her, are "better shown in beasts and birds than in such as you." Not all of this despicable gang of kidnappers, bomb throwers, and blackmailers have been taken into custody. They have escaped, but they are known to the police. Let us hope that they will ultimately be caught and punished.

But meanwhile what will they be doing? Will they not continue to exist by the commission of more such crimes? They know that they are outlawed, and that, if caught red-handed in some future kidnapping exploit, their punishment can be hardly greater than that which already awaits them for past acts. Desperate criminals before, they are now a constant menace to the community. Suppose that to the present penalty of virtual life imprisonment the Legislature should enact the penalty of death for kidnappers. It would not be deterrent to these criminals. It would only, and in a very important particular, change their methods.

They would know that, if caught, they would die. Kidnapped children are impediments to escape. The penalty for killing them is no worse than death. If the gang were finally "rounded up" with children in their possession, they would be dead children before the police could rescue them. It would be an inducement to their captors to hold them alive to escape the murderer's deserts. Better not enact the death penalty for kidnapping.

Ellis Island Needs More Room.

Secretary Nagel in his annual report speculates as to "whether very considerable improvements shall be made at Ellis Island or immigration shall be diverted to other ports by effective measures looking to that end." He need not speculate at all. So long as commerce flows to this port the current of immigration will flow here, also. Here the great railroads that penetrate the interior converge. It is cheaper to bring immigrants here than to any other port, and from this point it is easier to distribute them throughout the United States.

At any rate, there can be no such thing as deflecting immigration to other ports by denying to the immigrants decent facilities for debarkation and entry here. They would thus get a bad first impression of this country, but they would continue coming this way. Either their friends and relatives are in this city awaiting them, or they will have purchased railway tickets in Europe which will place them on board trains starting westward from New York. Ties of blood or economic necessity constrain the majority of immigrants to choose to enter here.

These facts being as stated, it is incumbent upon us either to reverse our immigration policy, excluding foreigners from this country, or to enlarge the facilities at Ellis Island. But the congestion of unassimilated aliens in this city can be remedied in two feasible ways. First, they can be encouraged to become naturalized as citizens. Only three in every hundred of the more than half million Italians in this city are naturalized. Those who apply for papers find the offices so small and unaccommodating that they are repeatedly turned away. Suspicious persons might think that there is actual collusion between the naturalization authorities and the immigrant bankers and steamship agents to discourage naturalization and to stimulate the return to Europe with their savings of more than 400,000 aliens annually. Secondly, these thrifty immigrants, most of whom contemplate re-engaging in agricultural industries, should be told how to invest their savings in American farms. The European peasant immigrants are all intensive farmers. They are now the most needed, the most numerous, but the most transient class of our immigrants. By a systematic campaign of advertising among them they could be persuaded to distribute themselves within easy access to the great American urban markets.

"Rots" and "Spots" Will Still Be Sold.

Those innocent readers of the exposures of the wholesale trade in "rots," "spots," and "heated" eggs with the bakers' supply houses in this city, who thought that the very exposures would stop the illegitimate traffic, will have to call upon the muckrakers again and again before it is finally checked. Yesterday's news that nine tons of decayed eggs had been removed by Federal Marshal Beekman from the rooms of a Jersey City refrigerating company, and that Special Agent Cassidy, employed by the Audit Company of New York to examine the food supplies of this State's asylums, had found evidence of systematic sales to these institutions at top-notch prices of rotten, spotted, and "heated" eggs, shows that the officials are just now displaying commendable activity in pursuing the persistent and shameless dealers. It shows nothing more.

It is but a part of the scandal of cold storage from which the lid has been lifted. A few guilty officials will be punished, a few dealers fined. Then a change of officials and of administration may cover up all again, and the unsavory subject will be dismissed from men's minds. But Assemblyman James A. Foley, who has given some thought to the cold storage problem, calls attention in the columns of our neighbor The World to the fact that many necessary restrictions of this business have never been imposed. He says:

> Any bill calling for inspection of all material offered for cold storage, calling for a time limit during which various articles may remain in cold storage, prohibiting the returning of articles to cold storage excepting while in transit between cold storage warehouses within the time designated, and possibly arranging for some means of identifying cold storage goods in the retail market, will require the united effort of the people behind it.

There can be no valid argument, physiologic or economic, against prohibiting the cold storage of fish, flesh, or fowl for more than a year. Yet a bill proposing this has slept to death in committee at Albany. And there is a host of other questions that more intimately concern proper health and police regulation of cold storage as to which the packers and warehousemen are prepared to oppose technical objections before the legislative committees and the people have no unbiased scientific advisers. Cannot the City Club, which has been most useful in criticising the doings of the Legislature and in securing the passage of proper bills, tackle the cold storage question before the committees at Albany in a way to settle it right?

EDUCATION AND POLITICS.

Miss Milholland on How They Affect Women.

To the Editor of The New York Times:

An editorial article in your issue of yesterday states that "young women do not go to college to argue politics or to let the subject intrude upon their studies. It offends them. It hurts the standing of the college."

Perhaps this is true. I am inclined to think it is, but is it really to the credit of American colleges that such a statement should be possible? College women have time in college for all sorts of activities not germane to either the routine work or play. We hear of extravagant and childish inter-class entertainments, of mysterious and silly initiation ceremonies, of fudge and bridge parties, of mock and non-instructive political campaigns where the students ape all the cheap and bombastic features of a genuine campaign without studying or understanding the real issues at stake.

Does all this not hurt the standing of the college?

If there is time for this boarding school nonsense in those institutions where, presumably, women are to be fitted to take a serious place in the world, then there is time for a serious study of those political problems which either they are to encounter in that world themselves or are to train up men to encounter. If these problems are not thoroughly considered during the college course, and under the guidance of experts along economic, sociologic, and scientific lines generally, you may be quite sure there will be neither time nor inclination for their consideration after graduation. And our politics are not in such good shape that we can afford to do without the maximum amount of light and intelligence in the solution of political difficulties.

Besides all that, there seems to be a hopeless misconception of the raison d'etre both of education and politics.

If you consider education as nothing more nor less than the proper equipping of the individual to take a useful place in the world, and of politics as the adjustment of relations of individuals in their varying activities, you will see that the two necessarily hang together.

One reason, I consider, why college graduates do not count more in the community than they do is because they are not taught how to crystallize the ideals and ideas that college infuses into practical political measures. Political machinery is still the means whereby ideas are introduced to the work-a-day world, and the people who have had time and opportunity to deal in ideas as such should also be taught at the same time how to grapple with the machinery through which these ideas are to go if they would have them meet that part of the public whom they may be designed to affect.

I know so many college graduates who come out of college full of high enthusiasm, make one or two attempts to contribute to human progress, and, having anything but a working knowledge of people and conditions in the world of affairs, fail to make themselves understood, or to seem clear and practical, and, failing, become discouraged and gradually inactive, and learn to believe that, after all, conditions are pretty much here to stay, and that the intelligent enthusiasm engendered by college is, as family and friends take pains to state, nothing but sheer idealism, which the hurrying world does not want or need, and so, after a year of disturbance, they gradually settle down to a humdrum and uncontributive existence.

Can we afford to let all this good material be so wasted? INEZ MILHOLLAND.

New York, Dec. 27, 1910.

No Parks for Buildings.

To the Editor of The New York Times:

The effort now being made to invade Reservoir Park with a "long, shallow building" recalls a similar attempt to build the Seventh Regiment Armory upon it many years ago. Every argument now used in favor of improving the architectural surroundings of the park by an imposing armory building was then urged by the officers and friends of the regiment. A final appeal for support was made to the Board of Health, which refused to sanction the project on the ground that the public health required the preservation of all of the available space in the city for the growth of trees and other forms of vegetation. That argument against the invasion of the parks by buildings is far more powerful to-day than it was then, owing to the limited park areas as the city extends, the methods of building which leave no open spaces around dwellings for the growth of vegetation, and the asphalting of all the streets and public places, conditions which greatly intensify the Summer heat, now one of the most powerful factors of a high mortality among the children, the aged, and the feeble. The only protection which the city can ever have against the deadly heat of the Summer months is the cultivation of vegetation in its parks, public places, avenues, and streets, and in every place where a tree, shrub, or vine will grow.

STEPHEN SMITH.

New York, Dec. 28, 1910.

UPBRAIDS KINGS.

Election of Shepard Waits Upon That County's Democratic Committee.

To the Editor of The New York Times:

Prince Talleyrand, on rising from a card table at 3 o'clock one morning, inquired whether the Prince de Condé had any other child than the Duc d'Enghien. "Why ask what you know so well?" said another of the players. "Because," rejoined Talleyrand, "if the Prince have no other child the house of Condé is this morning extinct." This was apropos of the death of the Duc, which had been perpetrated at that early hour under orders from Napoleon.

In the spirit of Talleyrand one might inquire whether in the County of Kings there is a general committee of the Democratic Party, or is that county without any such committee? It has been so sphinxlike upon the subject of the election of a Senator to succeed Mr. Depew, that the inquiry seems quite in order. If there be such a committee in that county, is it not time for it unequivocally to pronounce for Mr. Shepard's election? Is there any other Democratic citizen of that county as conspicuously fit for the place who is at all likely to be considered for it? The Mayor is out of the question, and the Mayor is an ardent advocate of Mr. Shepard's election.

It is the gossip of many places that Mr. Shepard cannot be elected unless the Democratic General Committee of Kings County supports him. Apparently that committee should be the subject of criticism, not Mr. Murphy.

It has been said that the leaders in Kings County would proscribe him because he ran independently for the Mayoralty of Brooklyn in 1895, a municipal office. Yet in that very year the people of the State inserted a provision in its constitution, separating municipal from State and national elections. If the Democratic Party wishes to invite ruin upon itself in this hour of victory, such tactics will surely and justly bring it to pass. If it cannot look forward, if progressive views are not to dominate, its success will be short lived. The so-called Delany episode is a mere pretext. The Democratic Party has often advocated a non-partisan judiciary.

The Fabian policy of the Kings County Democratic General Committee is extraordinary. It is an unintelligent, not a "masterly inactivity." For nearly a score of years the Democrats of this State have had no representative in the Federal Senate. The party won a magnificent victory at the last election—a victory that should portend a splendid future for it throughout the country. The people are inclined to trust it; it rests with itself whether it will merit public confidence. The Democratic Party, as well as the Democratic members of the Legislature of the State, will be judged by the results of the Senatorial election.

Can you not help to wake up the transpontine general committee? Give us the names of the gentlemen who compose it, for if Mr. Shepard should fail of election the responsibility would primarily rest upon them and the public ought to know who they are. There are men of character and intelligence in the State Legislature, some of whom have been coworkers with Mr. Shepard in the cause of a regenerated Democracy, yet they, too, are strangely silent. I have never been a complete convert to the doctrine of popular election of Senators, but if legislators will pay more heed to the commands of bosses than to their oaths and the wishes of the people, an amendment to the Federal Constitution to enable the voters to express their will in respect to Federal Senators may become imperatively necessary.

AN OLD-FASHIONED DEMOCRAT.

New York, Dec. 28, 1910.

Barnard's Suffrage Club.

To the Editor of The New York Times:

In answer to Mrs. Annie Nathan Meyer's letter of Saturday, Dec. 24, and your editorial in Tuesday's issue, I should like to explain the exact status of suffrage and the Suffrage Club at Barnard College.

To speak of the organization of the Suffrage Club as non-spontaneous and an intrusion from without is absurd, to put it mildly. The Suffrage Club was originated by and is composed of a group of girls interested in and believing in equal suffrage. The main purpose of the club is not serious propaganda work; the members naturally try to interest their friends. The college girl agrees with Mrs. Meyer that outside ideas should not trespass too much on studies and purely college activities. We realize as well as she that we have no time to do serious political work. Our club expresses an existing interest just as does the Philosophy Club or the English Club. We try to do little more than prepare ourselves for after-college days.

As for the size of the club, it is a misrepresentation of facts to compare its members with those of a purely social club, such as the German and French clubs are. Members cannot join it wholesale fashion, but must, of course, believe in equal suffrage.

The club, though it has doubled its membership since last year, does not hold or try to establish that the entire college believes in suffrage any more than the Philosophy Club maintains that all Barnard is interested in philosophy.

STELLA BLOCH, Barnard, 1911,
Secretary-Treasurer Barnard Suffrage Club.
New York, Dec. 27, 1910.

Faults of the Inheritance Tax.

To the Editor of The New York Times:

Your forceful editorial regarding the inheritance tax, appearing in your columns of even date, deserves the unqualified approval and indorsement of thoughtful men. Your conclusions are correct. Large estates will not forever be subjected to confiscation and plunder, as their life and permanence depend upon the successful "dodging" of the laws of succession; and the legal advisers of the men of great wealth will become even more mindful of the truth of the saying that "forewarned is forearmed."

If enterprise, wealth, and ambition are to be encouraged and fostered, then the principal of an estate, (which by means of recording taxes, &c., has justly paid its contributions to the common welfare,) should be kept intact, and the inheritance tax should only apply to a certain per cent., (large, if need be,) of the estimated income of the property at the time of the death of the decedent. G. R. P.

New York, Dec. 27, 1910.

A Limerick for New Year's.

To the Editor of The New York Times:

Attracted by the efforts of "Limerick Specialist" in your issue of this date, I take the liberty of supplying the completing line.

I trust it will not appear too liberal to my fellow-townsman—the great trouble with New Year resolutions is, they are apt to be made too radical. I am speaking from experience.

My effort, for which there will be no charge, would make the "limerick" read as follows:

Good New Year resolves are in style.
The bulk of them force us to smile.
Were I making one now
I should certainly vow
I'll only drink once in a while.

X "SUN RAY" SPECIALIST.
Englewood, N. J., Dec. 27, 1910.

A RUNNING DEBATE.

According to the Subway crew
The Public Service men are drastic;
The public looking at the two
For neither is enthusiastic.

The Public Service members shout,
Maintaining firmly their position:
"Too many cars do you leave out,
Your sins are all sins of omission."

The Subway leader's wrath doth flow,
And he resents the admonition:
"Oh, no, the sins that cause our woe
Are every one sins of Commission!"

NATHAN M. LEVY.

TAX LAW PAMPHLET AROUSES PROTEST

Corporations Object to Collector Anderson's Interpretation of Statute.

CAUSES ADDITIONAL BURDEN

Deductions Form Principal Source of Complaint — Court Test of Constitutionality.

Representatives in this city of corporations which are taxed under the new Federal corporation tax law were worried yesterday by the receipt of a pamphlet from Charles W. Anderson, Internal Revenue Collector of this port, which puts, they say, additional burdens upon the corporations because of an alleged wrong interpretation of a section of the law. The law itself, according to the corporations, is sufficient hardship without their being held amenable to peculiar constructions of it. The specific instance complained of in Collector Anderson's pamphlet has to do with the matter of deductions, although there are several other features of the law which are claimed to be excessively burdensome.

Collector Anderson mailed his pamphlet to every corporation in the city which comes under the regulations of the new statute. It is called a revised form to be used in making up the returns of annual net incomes for the year ending Dec. 31, and contains this paragraph:

> In the matter of deductions, keep in mind that only such amounts as were actually paid out during the year are allowable, and the item of interest must bear exact relation to amount of paid-up capital stock outstanding at close of the year as provided in the act. This deduction if entered on any other than the proper line, or in any manner is obscure, will be regarded as an evasion and treated as such. The rate or rates paid should be given. There must be no attempt to absorb the profits by an unreasonable salary list or by excessive deductions for losses and depreciation.

According to the corporations, this is an entirely different wording of the original law relating to deduction as set down as follows:

> It is immaterial whether the deductions are evidenced by actual disbursements in cash, or whether evidenced in such other way as to be properly acknowledged by the corporate officers and so entered on the books as to constitute a liability against the assets of the corporation, joint stock company, association, or insurance company making the return.

"The difference in the meaning of the two statements is very plain," said Robert H. Montgomery of 165 Broadway, expert accountant for almost 200 corporations in New York. "The original meaning of the statute was undoubtedly that deductions were to be made not only on money actually spent during the fiscal year but on money that would be spent later and which would thus constitute a liability against the assets of the corporation. Mr. Anderson, in his pamphlet, states that deductions must be made only on amounts that were actually paid out during the year. The two statements are in direct conflict, and it is easy to see that the former is very unjust.

"Another very unjust proposition and which is contained in the original regulations is that an arbitrary period, namely Jan. 1, or as soon thereafter as possible, and not later than March 1, is fixed as the time when the returns must be named. This necessitates the making of inventories during the end of the year, and this is the most inconvenient time possible for many corporations. Certain corporations are busier then than at any other time, and for them to take inventories means a great loss to their business. The time should have been set to include the fiscal year of each individual concern, according to its degree of business.

"The Treasury Department, under date of Dec. 20, has issued a special number of its corporation laws, containing additional regulations. These additions are in the nature of decisions by the department on questions of law, and they contain some very unjust and absurd provisions. For instance, the department says that dividends paid employes in lieu of wages are not proper deductions as expenses. Many concerns, instead of paying their employes entirely in wages, give them a share in the dividends, and under the decision of the department the corporations have to suffer.

"Again, it says that funds set aside by a company for insuring its own property do not constitute a proper deduction. If the company pays the same amount for a regular insurance policy, this amount is immune from taxation. Could anything be more absurd?

"Many concerns, instead of paying an insurance company, take care of their own insurance—that is, they set aside a regular amount each year—and this has got to be taxed. It is an unnecessary hardship on corporations, and it will probably result in having the law greatly amended, if it is not actually repealed."

Some other decisions of the Treasury Department, as contained in its special number and which are strongly objected to, are:

> Every corporation, &c., not specifically enumerated as exempt shall make the return required by law, although its net income during the year may not have exceeded $5,000.
>
> Corporations having branch or subsidiary companies to include in their returns the income of all such companies.
>
> Amounts expended in betterments or repairs not a proper deduction. A reasonable allowance for depreciation of stock, &c., is permissible.
>
> Betterments and repairs not proper deductions as expenses, the former being additions to the capital assets of the company, and the latter being offset by allowance for depreciation.
>
> Dividends paid employes in lieu of wages not proper deduction as expenses.
>
> Royalties on patent rights to be reported as income. Allowance for depreciation of patents expiring during year, however, will be allowed.
>
> Pensions paid or gifts made to employes are gratuities and not "ordinary and necessary expenses."
>
> Where allowances on account of salaries are deemed excessive and for the purpose of evading the tax due, investigation will be made, and if the facts warrant prosecution will follow.
>
> Funds set aside by companies for insuring their own property not a proper deduction.
>
> Deduction on account of depreciation of property must be based on lifetime of property, its cost, value, and use.
>
> Voluntary removal of buildings, &c., for purpose of improvements not regarded as loss or depreciation, and no deduction therefor should be made.
>
> Depreciation of company's stock a loss to the stockholders, but not a loss to the company issuing the same, and therefore not a proper deduction.

There are several cases now before the United States Supreme Court to test the constitutionality of the law, and they have been set down for argument on Jan. 3. It is unlikely that a decision will be handed down before March 1.

It was said yesterday that steps were already under way, in the event of the law being declared consitutional, to bring the matter before the next Congress, with a view to having many of the obnoxious provisions amended or entirely stricken out.

RAILWAY LOSES FRANCHISES.

Justice Amend Annuls Grants to Local Road for Non-Operation.

Certain franchises held by the Forty-second Street, Manhattanville & St. Nicholas Avenue Railway Company, a bankrupt corporation, of which Frederick W. Whitridge is receiver, were annulled yesterday by Supreme Court Justice Amend on the ground that they had lapsed for non-operation. Application for the annulment was made by the Attorney General.

The franchises forfeited are for lines on Twelfth Avenue, from Thirty-sixth to Forty-second Street; on Tenth and Twelfth Avenues, from Thirty-fourth to Thirty-fifth Street; on East 100th Street, from First to Pleasant Avenue, and on Eighty-sixth Street, from Amsterdam Avenue to Riverside Drive.

GAY BAL MASQUE FOR MISS BROWN

Mr. and Mrs. Stephen H. Brown Entertain for Their Debutante Daughter.

COSTUMES OF ALL NATIONS

Young Guests Unmask Before Midnight and Go to Floral Decorated Garage for Supper.

Mr. and Mrs. Stephen H. Brown gave a bal masque last night at their town house, 154 East Seventieth Street, for their débutante daughter, Miss Caro Quartley Brown.

The house, one of the largest of the lately erected private residences in town, was decorated throughout with Christmas greens, red flowers and holly.

The guests, who were chiefly the débutantes and young dancing men, were asked to come in costume, but this was not obligatory, although masks were, so every one, whether in costume or not, wore any sort of mask that he or she chose, and many, especially among the girls, were in fancy dress, the peasant dresses and more elaborate costumes of nearly every nation, Pierretes and Pierrots, Indians, dancers, gypsies, and nearly every sort of fancy dress was in evidence.

Mrs. Brown received at the drawing-room entrance on the second floor, near the head of the wide stone stairs, but Miss Brown slipped in among the guests unknown after the greater part of them had arrived, and her identity was known to but few until the time of unmasking.

There was general dancing in the ballroom until between 11 and 12 o'clock, when all unmasked, and after considerable merriment over the revelations doffing the masks made the guests went down to the garage, which is built in at one side of the first floor of the house, for supper. The garage walls and ceiling were covered with sand studded with bright red Christmas decorations, bells in flowers, and small tables were placed here, and also in the dining room.

The guests asked included the Misses Marian Van Rensselaer Kennedy, Agnes Le Roy Edgar, Lydia Colt Butler, Mary Chapman Edgar, Claire Bird, Genevieve Sanford, Leonie Burrill, Eleanor Burrill, Helen Auerbach, Olga and Mary Wiborg, Marion Ashmoe, Margaret Schall, Ruth Appleton of Boston, Alice and Gertrude Andreae, Louise Burton, Angelica Schuyler Brown, Ursula Wolcott Bron, Vera Bloodgood, May Vogel, Rosalie Coe, Leta Wright, M. A. Wood, Henrietta Thaw, Virginia Townsend, Nathalie Kelley, Alice Kortright, Anzonella and Rose Kane, Dorothea Keasbey, Kathryn and Marjorie Motley, Dorothy Miller, Julia Newbold, Jeanette McAlpin, Sara McAlpin Pyle, Frances Means, Elizabeth Russell.

Dorothy Perkins, Beatrice Nicholas, Cornelia Landon, Laura Livingston, Elizabeth Latimer, Vivien Gould, Anita Merle Smith, Love and Frances Godwin, Laura Hazard, Marion Hollins, Isabel Hoyt, Elizabeth Hoyt, Jessie Hazard, Janet House, Catherine Hamersley, Hélène Demarest, Julia and Doris Dick, Yvonne Gourd, Beatrice Claflin, Bessie Claflin, Dorothy Cramp, Gwendolyn Condon, Mercedes d'Acosta, Beatrice Flagg, Harriet Ferry, Clara Fargo, Natalie Duncan, Alice Damrosch, Rosette Ford, and Florence Burton.

Also Mr. and Mrs. Roger Minton and A. Eugene Gallatin, Richard Gambrill, Arthur Gammell, G. J. Geer, Jr., Leland Garretson, De Courcy Hard, J. H. Harper, Jr., Gouverneur Hoffman, John K. Hollins, Buel Hollister, Henry Holt, Jr., W. Lee Gwynne, George Wagstaff, Bache Whitlock, A. L. Loomis, Reginald Lanier, the Messrs. Kunhardt, G. L. Lord, J. H. Ijams, Hamilton Ingersoll, Frederick and Charles Inman, Oliver Iselin, Jr., Aymar Johnson, G. A. Dixon, Jr.

Augustus Derby, Dilworth Dewees, George De Veau, Percival Dodge, Oliver Bird, Jr., Wendell Blagden, J. Henry Alexandre, Jr., William Dick, John Darragh, Lemist Esler, Wilson Eyre, Seth B. French, Robert L. Fowler, Frederick T. Frelinghuysen, David Ely, Watson Emmet, H. C. Emmet, Dawson Coleman, Hayward Cutting, C. S. Cutting, J. F. and J. Harvey Cook, Chambers Talbot, E. A. Bogert, George Brokaw, W. Bruce-Brown, H. C. Beste, Peter Cooper Bryce, R. P. and J. L. Breese, George Ball, H. C. Butler, Gerald Beekman, and S. D. Babcock. Also the Messrs. Krech, Knapp, King, Macy, Miller, Moss, and others.

Dance for Miss Hoffstot, Debutante.

Mr. and Mrs. Frank N. Hoffstot entertained at Sherry's last night with a coming-out dance for their débutante daughter, Miss Helen Hoffstot.

The guests numbered about 200. Mrs. Hoffstot and Miss Hoffstot, in pale blue chiffon over pale blue, received at the ballroom entrance. The dancing, which was general, with no cotillion, took place in the small ballroom, a buffet supper being served at midnight.

The guests included Mr. and Mrs. Hunter Marston, Mr. and Mrs. Henry Walker, the Misses Eloise Talcott, Henrietta Thaw, Lilla Gilbert, Gladys Robbins, Marjorie Dodd, Lydia Butler, Sybil Young, Dorothy Whitehead, Dorothea Darlington, Greta Hostetter, Dorothy Cramp, Mary Bovee, Marjory Shannon, Martha Brevoort, Mildred Dodge, Elizabeth Dunning, Ruth Dunning, Bessie Yoakum, Katharine Shaw, Marjorie Smilie, and Abby Morrison.

Also Wayne Connor, Henry Brevoort, Frederick Seggermann, Harold Story, Henry Darlington, Dannat Pell, Putnam Morrison, John and Harry Hoffstot, Clifford Dunning, Lauren Carroll, Hastings Van Biel Berg, Julian Thompson, Walter Eaton, Stephen Thaw, Crittenden Adams, Robert Buchanan, Hallet Johnson, Frank Larkin, Donald Cowle, and Frank Gould.

"Eager Heart" at Carnegie Lyceum.

"Eager Heart," a Christmas mystery play, by Alice Mary Buckton, will be given at Carnegie Lyceum on the afternoons of Jan. 7 and 14, and the evenings of Jan. 9, 11, 12, and 13, under the direction of the author and the secretary and the conductor of the London company. The performance on Jan. 9 will be under the auspices of the Christmas Play Association, and on Jan. 13 under the auspices of the Daughters of Faith.

Simple Arithmetic.

How much was the postage on all the letters you wrote to friends and acquaintances asking if they knew of any opening for your kind of work?

How long did you wait for replies—fruitless ones?

Your advertisement in the Situations Wanted columns of The New York Times costs 15c. per line, one insertion; 36c. per line, three insertions; 70c. per line, seven consecutive insertions. The replies begin to come in the next morning.

Telephone your Want Advertisement to The New York Times, Bryant 1000.

SOCIAL NOTES.

Mr. and Mrs. Henry W. Rising, of 34 East Sixty-fourth Street, are giving a small dance to-night for their daughter, Miss Katherine M. Rising, who will make her début next Winter.

Mr. and Mrs. James Harper Poor will give a theatre party followed by a supper at the Plaza on Jan. 5, for their daughter, Miss Mildred Poor.

Sir John and Lady Harrington are expected to arrive here from England on Saturday. They will go to Washington to spend the Winter with the mother of the latter, Mrs. James McMillan.

Miss Justine Van Rensselaer Barber will give a dinner on Jan. 11, at the residence of her mother, Mrs. Thomas Barber, for Miss Eleanora Kissel.

Jules Glaenzer will give a dinner on Jan. 6, at Sherry's for Miss Lilla Gilbert, and the guests will afterward go to the costume ball for the Lying-in Hospital.

Mr. and Mrs. Ambrose Monell of Tuxedo are at the Plaza, where they will remain until early in January, having closed their house in the country.

Mrs. Lindley Hoffman Chapin gave a small and early dance last night at 11 West Forty-ninth Street for her younger daughter, Miss Cornelia Van Auken Chapin, who is not yet out. The guests were the young set. A buffet supper was served.

Mrs. William K. Vanderbilt, Sr., will give a small dance for her daughter, Miss Margaret Rutherford, at her town residence, 660 Fifth Avenue, to-night.

The Metropolitan dance will be held at Sherry's to-night.

Mrs. Herman Vogel will give a dance at the Colony Club to-night for her débutante daughter, Miss May Vogel.

Many dinners will be given to-day by hostesses preceding the several dances. Mrs. B. Ogden Chisolm will give a dinner for her daughter, Miss Winifred Chisolm; Mrs. Oakleigh Thorne will entertain at dinner for her daughter, Miss Margaret Thorne, and Mrs. De Lancey Nicoll will give a dinner for Miss Josephine Nicoll.

Mrs. John S. Baird of 137 West Eighty-sixth Street, will give a coming-out tea this afternoon for her daughter, Miss Isabel I. Baird.

Edward Rathbone Bacon of 247 Fifth Avenue sailed for Europe yesterday on the Lusitania.

Mrs. James Brown Potter, who has been staying at the St. Regis since her arrival from abroad, has gone to Richmond, Va., to spend a few weeks.

MILLICENT JAMES TO WED.

Daughter of Mrs. William James Engaged to Henry Howard.

Special Cable to THE NEW YORK TIMES.

LONDON, Dec. 28.—The engagement is announced of Millicent James and Henry Howard, son of Mowbray Howard. The fiancée is the daughter of Mrs. William James, well known as the owner of West Dean Park.

MISS ARNOLD TO WED.

Daughter of W. H. Arnold to Marry Son of Dean of Ossory.

Special Cable to THE NEW YORK TIMES.

LONDON, Dec. 28. — Arrangements have been made for the wedding at the end of January in London of Miss Harriet Fraser Arnold, daughter of W. H. Arnold of New York, and Capt. J. G. Lyons.

Capt. Lyons is a son of the Dean of Ossory.

MISS EDITH A. MILLER WEDS.

Daughter of Late Commander Miller the Bride of W. R. Tuckerman.

Special to The New York Times.

MORRISTOWN, N. J., Dec. 28.—In Grace Episcopal Church, Madison, to-day, Miss Edith Abercrombie Miller, daughter of the late Commander Frederick Abercrombie Miller, U. S. N., of New York, was married to Walter R. Tuckerman of Washington, D. C. The ceremony was performed by the Rev. Joseph A. Blanchard, rector of the church, assisted by the Rev. R. C. Smith of Washington, D. C.

Because of mourning only members of the immediate families were present. The bride was attended by her sister, Mrs. Ashton De Prister of New York and this city. The best man was Walcott Tuckerman, a brother of the bridegroom, of Boston. The ushers were L. Cory Tuckerman, Chauncy Hackett, Thomas Reggs, Jr., Franklin H. Bellis, Ashton De Prister, and Walter S. Poor.

Following the marriage service the bride and bridegroom went to the home of Mrs. De Prister in this city, who has rented the J. W. Ogden place for the Winter.

WARNER—MacWILLIAMS.

The wedding of Miss Margaret T. MacWilliams and James Campbell Warner of Lowell, Mass., took place last evening at the home of the bride's sister, Mrs. A. Beatrice Parslow, 120 West 112th Street. The Rev. George S. Pratt of All Souls' Church performed the ceremony. The bride's second sister, Miss Frances MacWilliams, was her only attendant. John S. Ridley acted as best man. A small reception and supper followed the ceremony, after which the couple left for the South on their bridal trip.

Theatre Party for Miss Blagden.

A theatre party for Miss Margaret Blagden, the débutante daughter of Mrs. Samuel P. Blagden, was given last night by Mrs. Thomas H. Barber. As Mrs. Barber has just been placed in mourning, Mr. and Mrs. Sidney Breese chaperoned the party, which included Mr. and Mrs. Arthur Blagden, the Misses Margaret Blagden, Justine Van R. Barber, Freida Pearson, Janet and Margaret Townsend, Eleanora Kissel, Agnes Edgar, Louise Burton, Edith and Helen Morgan, Rose Kane, Cornelia Landon, Caroline Murray, Caroline Cox, Zelina Clark, Elizabeth Hoyt, Katherine Tillman, Virginia Alexandre, Catherine Hamersley, Frances Dickey, and Jean Roosevelt. Also Barclay Farr, Anderson Dana, Joseph and Chester Burden, Roger Poor, Grafton Pyne, Dawson Redmond, Bayard Rives, Roger Hooper, Edmund Livingston, Charles Miller, David Ely, Hallowell Morgan, Richard Whitney, John Kane, George Roosevelt, Henry Leverich, Meredith and Wendell Blagden, Gardiner Perry, Henry Forster, Linzee Blagden, and John Butler.

After seeing "The Spring Maid," the party went to Sherry's for supper.

Miss Eva Ingersoll Brown's Debut.

Mrs. Walston Hill Brown gave a reception yesterday afternoon to introduce her daughter, Miss Eva Ingersoll Brown, a granddaughter of Col. Robert G. Ingersoll. The reception was given at the home of the débutante's grandmother, Mrs. Ingersoll, 117 East Twenty-first Street. Those who received were Mrs. Robert G. Ingersoll, Mrs. Walston H. Brown, and Miss Maud R. Ingersoll, the grandmother, mother, and aunt, respectively, of the débutante; also Mme. Sembrich, Mrs. Thomas A. Edison, Mrs. Walter F. Gurnee, Mrs. Lovell Hall Jerome, Mrs. Herbert W. Carpenter, and Mrs. Albert Shaw. The young girls assisting Miss Brown included the Misses Gladys Robbins, Agnes Page Brown, Madeline Edison, Margaret Janvrin, Agnes Sheehy, Mabel and Evelyn Smith, Inez Milholland, Cornelia Clifford Brown, and Alice Riggs Hunt.

Dance for Louis and Edward Amy.

Mr. and Mrs. Louis H. Amy gave last night at their residence, 39 East Fifty-third Street, an early dance for their sons, Louis and Edward Amy. The guests, who were asked at 9 o'clock, were chiefly young people not yet out. They numbered perhaps sixty, and after a jolly little dance a buffet supper was served.

The guests included the Misses Lida-Luis Fleitmann, Elizabeth and Catherine Farrelly, Marion Blashfield, Elinor Beers, Helen and Yvonne Gourd, Harriet Lummis, Adeline Timmolet, Cornelia Cammann, Gertrude and Isabel Amy, Gertrude Eidlitz, Gertrude Boos, Elizabeth Fry, Adelaide Browning, Marjorie Browning, Aletta Little, Marie La Marche, Elizabeth Lyle, Carol O'Gorman, and Miss McCreery.

Also Carl F. Boker, Jr., Frederick Fleitmann, Jonathan Grout, Joseph C. Hoagland, the Messrs. Kinney, Ralph Kirlin, E. L. Martinez, John R. Martinez, David Moffet, Guy Timmolet, Jr., Harold Vantine, William McCreery, Raoul Barrios, Clark H. Butsel, W. M. Lummis, and Alexander Lyle.

HARVARD REBUKE FOR COLLEGE YELLS

President Lowell Says Only the Foghorn Has Less Range of Expression.

ALSO DEPLORES RAGTIME

Tells Music Teachers College Men Prefer It, and Their Taste Sadly Needs Uplifting.

BOSTON, Dec. 28.—A denunciation of organized college cheering and "ragtime" by President A. Lawrence Lowell of Harvard University was the feature of the second day's session of the Music Teachers' National Association at Boston University to-day.

"One of the saddest things," said Dr. Lowell, "is to go to a gathering of educated men—say college men, or even alumni—and note the kind of music given at their dinners. It is ragtime, and ragtime of a very poor quality.

"These men seem to care very little for good music. What they want is a catchy song after they have exhausted their voices in organized cheering. Of all the processes of expressing emotions, organized cheering is from every point of view the worst."

"Organized cheering," continued President Lowell, "has less means of expressing degrees and varieties of emotion than any other form of expression, with the possible exception of the foghorn. In some ways it expresses the direction of the taste of the cultivated people to-day. Our people seem totally deficient in expressing in common any of the finer emotions. One can hardly fail to note the progressive degeneration of the popular taste in music.

"A gathering of educated persons should naturally have a fine expression for their emotions through music. Such expression, however, has become feebler during the last thirty years. Music teachers, therefore, have a task before them that affects our whole civilization. This work is the good teaching of music from childhood upward. There is a great need for labor on the part of the music teachers in raising the musical taste of the people in general."

Prof. H. C. MacDougall of Wellesley College declared that "much musical enthusiasm is dissipated and its constructive power lost because there is no opportunity for discussion." He suggests that concerts begin earlier and have longer intermissions for that purpose, and he advocated the turning down of all but the necessary lights and perhaps the screening of the conductor from observation.

POEM TO JULIA MARLOWE.

Poet in "Ganymede" Compliments Actress's Playing of Rosalind.

Julia Marlowe is advertising for the author and donor of a poem sent her as a Christmas present and signed only with the initials "F. E. W. H." The verses are entitled "Ganymede," and are lettered in black on velium, with illuminated initials and margins. The actress is desirous of thanking the sender not only for the verses, but for his compliment to her playing of Rosalind in "As You Like It." The "Ganymede" of the poem is the name assumed by Rosalind when she took on male attire. Here is the poem:

The mighty forest wakens from its sleep,
Stretching its myriad arms toward the sun.
The rivulets—their matin song begun—
Hide gnomes and elves with blinking eyes a-peep
Who fly the throstle's note. To his old knees
Poor Corin falls and croons his daily prayer
When—hark! Upon the fire-spangled air
Re-echoed from a thousand dew-draped trees
Sweeter than laughing water or sweet bird
Or Corin's hymn, or Sylvius's soft reed,
The joyous, tender voice of Ganymede
Breathes music through the gentle poet's word,
Youth, Love, and Folly and the world-worn sage,
Whose shadow lends the light a warmer glow,
How, mid the rustling boughs they come and go
From cruel court to leafy hermitage.
The lusty horn, the song, the flashing spears,
The pomp, the crowds that sorrow or rejoice,
The lilt of laughter and the hush of tears
Have vanished all—But Ganymede! His Voice!

Whether the poem is original with the person who sent it Miss Marlowe does not know.

Fields's Cast for "The Henpecks."

Lew Fields has completed the cast for his next big musical revue, which is to be called "The Henpecks," and which will be of the nature of his other recent musical productions. The book of the piece is by Glen MacDonough, the lyrics by E. Ray Goetz, and the music by A. Baldwin Sloane. The company will include Mr. Fields, Lawrence Wheat, Bert Leslie, Joe Kane, Steve Maley, Frank Whitman, Joe Keno, Gertrude Quinlan, Ethel Johnson, Blossom Sealey, Edith Frost, and Lillian Lee.

Bernhardt to Give "Phedre" Saturday

Mme. Bernhardt has decided not to present "Phedre" to-night, when she makes her first appearance in John De Kay's "Judas." At the rehearsals of the latter play yesterday it was found that it would be too long to permit of the addition of the other piece. The second act of "Phedre" will be included in the composite bill to be presented Saturday night, which will consist of one act from "Fedora," "L'Aiglon," and "Camille."

Kiss Composer Puccini Farewell.

Giacomo Puccini, the composer of "The Girl of the Golden West," sailed for home yesterday on the Cunard liner Lusitania. Gatti-Casazza headed a party of friends, many of them singers, down to the pier to bid the composer bon voyage. They gave him a hearty sendoff, and nearly every one of the men insisted upon planting at least two kisses upon Puccini's cheek before allowing him to sail.

THEATRICAL NOTES.

Hazel Dorn, who has sung leading roles in George Edwardes's London Gaiety Theatre Company for several seasons, will arrive in New York to-morrow on the Cedric to begin rehearsals of the role of Angela in Klaw & Erlanger's production of "Gay Claudine."

The Shuberts announce that "Over Night," a new farcical comedy by Philip H. Bartholomae, will be presented at the Hackett Theatre next Monday night under the management of William A. Brady, Incorporated. The cast will include Margaret Lawrence, Jean Newcombe, Grace Griswold, Norma Winslow, Teresa Deagle, Max Freeman, Herbert A. Yost, Robert Kelly, Wallace Worsley, and Arthur Aylsworth.

James Lackaye has been engaged by Henry W. Savage for an important role in Rupert Hughes's new farce, "Excuse Me," that is to be produced about the middle of January.

Ellen Terry passed a bunch of roses over the footlights to Edith Taliaferro in "Rebecca of Sunnybrook Farm" at the Republic Theatre yesterday afternoon.

Henry Ellsworth's lectures and pictures on the Oberammergau Passion Play will be given at the Hippodrome next Sunday afternoon and evening.

Miss Doris Keane, who has been playing in "Decorating Clementine" at the Globe Theatre, London, was a passenger on the Oceanic, which arrived yesterday.

George Lashwood, the vaudeville actor, arrived here yesterday on the Oceanic. For some reason he booked under the name of George Wright.

A passenger on the Oceanic was Ferruccio Busoni, the pianist. He is here for a short tour, opening at Carnegie Hall on Jan. 7. He is to play his new Concerto, which takes an hour to perform, and which has never been rendered in America.

Taft Invited to Straus Dinner.

Special to The New York Times.

WASHINGTON, Dec. 28.—Henry W. Schloss, Chairman of the Committee of New Yorkers which is now arranging a dinner to be given Jan. 31 in honor of Nathan Straus, called at the White House to invite the President to be present. Among those associated with Mr. Schloss on the committee are Theodore Roosevelt, August Belmont, William S. Bennet, Andrew Carnegie, Lloyd C. Griscom, William R. Hearst, and Bourke Cockran. The President could not say at the moment whether he would accept the invitation.

THE GERMAN "SHYLOCK."

Ernst von Possart in "The Merchant of Venice" at Irving Place Theatre.

"The Merchant of Venice" was the bill at the Irving Place Theatre last night, with Herr Ernst von Possart in the rôle of Shylock. The house was packed and enthusiasm was enormous. At the end of each act curtain calls were numerous.

Herr Von Possart's Shylock is not entirely a novelty to New York playgoers, but it is so many years since the actor was here that the present occasion will provide many of them with their first opportunity of seeing it.

It is a sound and interesting performance of the rôle, which in no sense departs from the familiar traditions of the later line of tragedians who have acted it. In make-up and dress the actor presents a Jew of much dignity, with a suggested power, craft, and malignity in the deeply etched lines about nose and mouth—a man, in short, who having made up his mind to a certain line of conduct will pursue it to the end. Racial pride and religious zeal are emphasized throughout, a notably effective bit of business being the blessing of the knife in the court room scene just before the Jew steps forward to take his pound of flesh from the bankrupt merchant.

It is in this scene that the clear-cut, artistic method of the actor is best shown, the transition from buoyant self-satisfaction and triumph in the finding of the "learned Judge" to hopelessness and despair in the court's final verdict, being expressed in eloquent and moving pantomime.

Herr von Possart was less happy last night in the highly emotional scene between Shylock and Tubal, in which Jessica's sale of the jewel and Antonio's misfortune are successively announced. There were both power and passion in his outbursts, but something too much of both to be entirely convincing. However, the final moment of the scene, as he plays it, with the Jew struggling for further speech, and wasting the effort in inaudible gasping, was highly effective.

The general production necessarily suffered by comparison with more ambitious scenic Shakespeare, as we have had it for some years. And the women of the company in this play appear to far better advantage than the men, the latter, in fact, being mostly quite hopeless.

Fraulein de Lasky was the Portia and played very agreeably.

JOHN E. BRODSKY DEAD.

Once Leader of "De Ate" District Victim of Dropsy.

Many old-time east side Republican politicians, as well as practically the whole membership of the Sagamore Club, the Tammany headquarters in West 125th Street, will attend the funeral this morning of John E. Brodsky, who died in the German Hospital on Monday night. Brodsky became a Democrat when he moved to Harlem, and was President of the Sagamore Club at the time of his death, but back in the days before the Sullivans owned the Bowery he was a power in Republican politics on the east side.

Brodsky's first training in politics was as manager of the campaigns of his uncle, John A. Dinkel, who was elected to the Municipal Court for several terms. When Dinkel was beaten by Alfred Steckler, Brodsky moved to the old Eighth Assembly District. He was of gentlemanly appearance, an orator, and held a legal degree from Columbia, so he was quickly taken up by John J. O'Brien, then leader of the district. These two, with "Barney" Rourke and "Silver Dollar" Smith, formed the group long known as the "Big Four of de Ate." Brodsky was of German extraction and was dubbed "Chonny." He was known as a "good spender," vieing even with "Handsome Johnny" O'Brien.

The "Big Four" were among the followers of Chester A. Arthur, and were personally interested in the patronage fight in the Garfield Administration, which resulted ultimately in the Republican war of Stalwarts and Half-breeds. This was the fight that led to the resignation of Roscoe Conkling from the United States Senate, followed by that of Thomas C. Platt in 1881. They sought vindication for their fight on Garfield through re-election to the Senate, and Arthur, who had been Collector of the Port, but was then Vice President of the United States, went to Albany as Conkling's manager. Brodsky was a member of the Assembly and was one of the twenty-nine who stuck to Conkling through the six weeks of balloting. He was the only one of them who was re-elected, for "de Ate" was loyal to Conkling and Arthur."

In the meantime Brodsky had succeeded O'Brien as leader of the district. He was in the Assembly in 1879, 1880, 1881, and again in 1890. In 1896 O'Brien and Brodsky were both expelled from the Republican organization, and a few years later Brodsky moved to Harlem. For the last few years he had devoted himself to his real estate interests and his law practice. With his brother, F. W. Brodsky, he had an office in the Emigrant Savings Bank Building in Chambers Street. For several months he had suffered from dropsy, from which he died. He is survived by his widow, who was Bertha Hartwig, and two daughters. The funeral will be from the German Lutheran Church in 119th Street, near Third Avenue.

Arthur H. Hearn's Funeral.

Arthur H. Hearn of the firm of James A. Hearn & Son, dry goods merchants in West Fourteenth Street, who died on Christmas Day in his apartment at the Hotel Plaza, was buried yesterday in the family plot at Woodlawn Cemetery. The funeral services were held at 10 o'clock yesterday morning in the Church of the Ascension, at Fifth Avenue and Tenth Street, of which Mr. Hearn had been a Vestryman for some years. The service was fully choral, and the church was packed to its doors by relatives and friends of the dead merchant, among whom were Judge and Mrs. Gerry, who had dined with Mr. Hearn at the Plaza on Christmas Eve. There were wreaths of lilies, roses, and violets sent by members of the dry goods trade, and the church was decorated with palms, evergreens, and chrysanthemums.

Obituary Notes.

GEORGE HENDERSON, who for many years was manager of the Southwestern District for R. G. Dun & Co., having offices in Louisville, Ky., died last night at the Neurological Institute in East Sixty-seventh Street. Mr. Henderson, who was 50 years old, came to this city six years ago, and with William F. Hull conducted a brokerage house at 5 Nassau Street, and also was President of the Henderson Securities Company and the Aledo Realty Company up to six months ago. Mr. Henderson lived with his wife and daughter at the Great Northern Hotel.

JOHN HENRY MORRIS, Collector of Internal Revenues of the counties of Westchester, Putnam and Rockland, under President Lincoln, died at the age of 85 years at his home in this city on Monday. He was at one time President of the Merchants' Insurance Company and the Stuyvesant Safe Deposit Company. He leaves a widow, two daughters, and a son.

MRS. WILLIAM CUNARD, whose husband was a son of Sir Samuel Cunard, founder of the Cunard line, died at Nice, France, according to a cable dispatch received here yesterday. She was formerly Miss Laura Charlotte Haliburton, daughter of Judge Thomas C. Haliburton, "author of "Sam Slick of Slickville" and other humorous books.

J. HANCOCK ROBINSON, for twenty years Secretary to United States Senators and clerk in various departments, died suddenly in Washington on Tuesday. He went to Washington from Mississippi with Senator Edward C. Walthall as private Secretary. In 1894 he was appointed clerk in the Post Office Department, where he remained eight years till he became Secretary of Senator McLaurin of Mississippi who died last December.

ARTHUR ELLIOT RUTHERFORD, a descendant of Sir John Rutherford of Edgerston, Scotland, and son of the late John Rutherford, President of the Board of Proprietors of East New Jersey and of the New Jersey Historical Society, died at his home at Newton, N. J., on Monday. He was one of the largest landowners and peach growers in Sussex County, and at the time of his death Chairman of the Sussex County Democratic Committee.

MRS. MARY GRAY CURRY WOLFF, widow of William Almon Wolff, a lawyer, and daughter of the late Duncan Fraser Curry, President of the Republic Fire Insurance Company, died at her home, 19 Lamartine Place, Yonkers, of pneumonia on Tuesday. She was 47 years old.

ELEAZAR PARMLY of Long Branch, N. J., an insurance broker at 76 William Street, this city, died of hemorrhage of the stomach in the Pennsylvania Station, Jersey City, yesterday afternoon.

LEWIS HURST, a lawyer, died at his home, 2,118 Albemarle Road, Brooklyn, Tuesday, from the grip. He had been ill less than a week. For fifty years he practiced law in this city, having offices at 132 Nassau Street, Manhattan. He was twice Master of Central Lodge, F. and A. M., and was a member of the Marine and Field Club. Mr. Hurst is survived by two daughters and two sons.

WILLIAM E. GOODGE, who retired from the practice of law in this city ten years ago, died at his home, 413 Hart Street, Brooklyn, Tuesday, at the age of 82 years. He was a veteran of the civil war, having served in that strife as Quartermaster in the Forty-seventh Regiment.

DANIEL VAN NOSTRAND, formerly a member of the firm of Knapp & Van Nostrand, wholesale dealers in poultry in Washington Market, died yesterday at his home, 73 Hanson Place, Brooklyn. He was born in Hempstead, L. I., 85 years ago. For many years he had been a member of the Hanson Place Methodist Episcopal Church in Brooklyn, and was known for his work as an evangelist. Two sons and two daughters survive him.

BENN PITMAN, NOTED STENOGRAPHER, DEAD

Was Brother of Sir Isaac, and Introduced Latter's Shorthand System in America.

REPORTER OF FAMOUS TRIALS

Including That of Lincoln Plotters —Roosevelt Indorsed His Reformed Spelling System.

Special to The New York Times.

CINCINNATI, Dec. 28.—Benn Pitman, original inventor of the electric process of relief engraving and known throughout the world as a stenographic expert, who introduced to America the system of phonography invented by his brother, Sir Isaac Pitman, died at 6 o'clock to-night at his residence, 1,852 Columbia Avenue, in his eighty-ninth year. His death was the culmination of a lingering illness which about a year ago put an end to a career of great achievement. Two daughters, Miss Agnes and Miss Melrose, were present at the bedside. The latter daughter was home from Wellesley College for her Christmas vacation. Mr. Pitman was born at Trowbridge, England, on July 24, 1822.

He came to Cincinnati in June, 1832, which he made his home. Soon after he established the Phonographic Institute and the publication of texts pertaining to it. The institution still exists. When incorporated in 1895 he became the institute's President, a position he held to his death.

Benn Pitman, before coming to this country, lectured on shorthand for nine years throughout Great Britain. He had a large share in compiling the text books of his brother, Sir Isaac Pitman. In 1855 he discovered a process of producing electrotypes, and the following year, with Dr. J. B. Burns, succeeded in producing stereotype plates by the gelatine process in photo-engraving.

In 1865-67 Mr. Pitman acted as official stenographers during the trials of the plotters against the life of President Lincoln, the "Sons of Liberty," and the Ku-Klux-Klan, and edited and compiled reports of these trials. In 1873 he became connected with the School of Design, now the Art Academy of the University of Cincinnati, his object being the development of American decorative art and opening up a new profession for women.

A display of wood carving and painting on china sent to the Philadelphia Centennial celebration was the first attempt to give the public an idea what had been accomplished. Over 100 pieces were exhibited, all the work of women and girls.

Mr. Pitman was also an exponent of simplified spelling, and in August, 1906, when Col. Roosevelt, then President of the United States, indorsed the plan, Mr. Pitman was quoted as exclaiming:

"I am delighted. I knew it would come. It may take a century, [illegible] cannot change a system—or a lack of system—in a day."

For years, he said, he had worked on an alphabet which would eliminate the letters c, q, and x, which he considered superfluous, as well as other "reforms."

Among his writings are the "Reporter's Companion," "The Manual of Phonography," "Trials for Treason at Indianapolis," "The Assassination of President Lincoln," and the "Trial of the Conspirators," "The Phonographic Dictionary," (with Jerome B. Howard.) "Life of Sir Isaac Pitman," "A Plea for American Decorative Art," and "A Plea for Alphabetical Reform."

Mr. Pitman was married twice. His first wife was Miss Jane Bragg of Manchester, England. She died in 1878. Her body was the first body of a woman to be cremated in America. Three children were born, of whom two died in infancy. Mr. Pitman married Miss Adelaide Nourse in 1881. Two children, a son, Emerson, who died at the age of 16, and a daughter, Miss Melrose, were born of this union.

Mr. Pitman is believed to have died wealthy.

TO RAISE SEA ISLAND COTTON

Experiments on Louisiana Marsh Lands Favor Its Cultivation There.

NEW ORLEANS, Dec. 28.—Experiments made with sea island cotton in the rich marsh lands along the lower coast of Louisiana have met with such marked success that the raising of sea island cotton will be pursued on an extensive scale next year.

Specimen stalks brought to New Orleans in the last few days average as many as fifty bolls to the stalk. Experts say the samples submitted indicate cotton worth about $150 a bale.

Marriage and death notices intended for insertion in The New York Times may be telephoned to 1000 Bryant.

Married.

DENNIS—THOMPSON.—On Wednesday, Dec. 28, 1910, at Trinity Church, Newark, N. J., by the Rev. Louis Shreve Osborne, Helen Deane Thompson, daughter of Mrs. George Alexander Thompson, to Harold Dennis.

HEARD—McILVAINE.—On Tuesday, Dec. 27, at Calvary Church, Pittsburg, by the Rev. J. H. McIlvaine, D. D., and the Bishop of Pittsburg, Edith Van Rensselaer, daughter of Dr. and Mrs. McIlvaine, to James Delavan Heard, M. D.

Died.

BABCOCK.—On Tuesday, Dec. 27, Augustus Fraprie Babcock of Cranford, N. J. Funeral services will be held at St. James's Church, Lafayette Av. and St. James Place, Brooklyn, Friday, Dec. 30, at 2:30 P. M.

BRADLEY.—At Glen Ridge, N. J., on Wednesday, Dec. 28, 1910, Sarah Hart Bradley, wife of Nelson Bradley. Funeral services at the residence of her son, Henry H. Bradley, at Glen Ridge, N. J., on Friday, Dec. 30, at 3:30 P. M.

BROWN.—At her residence, St. John's Park, Stamford, Conn., on Tuesday, Dec. 27, 1910, Elizabeth M. Brown, in her 83d year. Funeral services will be held at St. John's Church Thursday at 2 P. M. Friends are kindly requested not to send flowers.

CAMPBELL.—William Campbell, on Dec. 27, 1910, of New York, at White Plains, N. Y., in his 88th year. Funeral services will be held at the Fifth Avenue Presbyterian Church on Thursday, Dec. 29, at 10 A. M. Interment private. Philadelphia papers please copy.

CLARKSON.—On Sunday, Dec. 25, 1910, at his residence, 16 West 48th St., Augustus Levinus Clarkson, in the 70th year of his age. Funeral services at Trinity Chapel, 25th St., near Broadway, on Thursday, Dec. 29, 1910, at 10 A. M. Interment at Tivoli-on-Hudson.

COBLE.—Mrs. Rebecca Coble, at her late home, 830 Kelly St., Bronx. Funeral will take place at 11 A. M. Thursday, Dec. 29.

DAVIDSON.—On Dec. 27, 1910, at his late residence, 206 West 86th St., John Davidson, in the 79th year of his age. Services and funeral private. Interment at Nyack. The family earnestly request that no flowers be sent.

DOREMUS.—Entered into the larger life on Tuesday, Dec. 27, Sarah C., widow of Theron S. Doremus. Funeral from the home of her daughter, Mrs. George L. Prentiss, 185 South Mountain Av., Montclair, N. J., on Friday, Dec. 30, at 2:30 P. M. Carriages will meet train leaving Barclay St., 1:20 P. M., D., L. & W. R. R.

ELLIS.—At his residence, 22 West 57th St., New York City, on Wednesday, Dec. 28, 1910, John W. Ellis, in the ninety-fourth year of his age. Funeral private. Cincinnati papers please copy.

FISHER.—On Dec. 27, Emma, wife of Charles Fisher. Funeral services at her late residence, 137 West 96th St., on Thursday, Dec. 29 at 8 P. M.

HANNAHS.—John Jay Hannahs aged 75, on Dec. 26. Services THE FUNERAL CHURCH, 241 West 23d St. (FRANK E. CAMPBELL BUILDING.) Friends and relatives respectfully invited.

Died.

HEARN.—Arthur H. At a meeting of the Board of Directors of the Pacific Bank, held Dec. 27, 1910, it was

Resolved, That this bank and its Board of Directors realize the loss of a most careful, conscientious adviser and friend, and

It is further resolved, That the mercantile community in which Mr. Hearn was so active is deprived, by reason of his death, of an able young merchant of the highest integrity. While we deplore the loss of Mr. Hearn, we desire to extend our sympathy to his family in this hour of their great affliction.

It is further resolved, That these resolutions be spread upon the minutes and a copy sent to the family.

HIRSCH.—Herman Hirsch, husband of Nanny Friedman Hirsch, at his residence, 944 Park Av., after a short illness, in his 67th year. Funeral private.

HURST.—Lewis Hurst, lawyer, at his home, Tuesday, Dec. 27, 1910, after a short illness. Funeral on Friday afternoon, 2:45 o'clock, from his late residence, 2,118 Albemarle Road, Brooklyn. He is survived by two sons and two daughters. Rev. T. G. Jackson will officiate. Interment Greenwood.

JENNESS.—On Dec. 27, 1910, at her late residence, 227 Keap St., Brooklyn, Elizabeth Hampton, widow of Benjamin W. Jenness. Funeral services at the First Free Baptist Church, Marcy Av., and Keap St., Brooklyn, on Thursday afternoon at 2 o'clock.

LEPINE.—Dec. 26, Fanny Lepine, aged 76 years. Services 304 West 126th St., Stephen Merritt Company's Funeral Apartments, Thursday, 10 o'clock.

MATHEWS.—Katherine Willert, wife of Samuel T. Mathews. Funeral services at her late residence, 268 East 236th St., on Thursday, Dec. 29, at 8 P. M.

MICKLE.—Frances G., at the residence of her nephew, S. G. Beckley, Fort Lee, N. J., Dec. 26. Interment Chatham, N. Y., Dec. 30, 1910.

NORRIE.—On Thursday, Dec. 22, 1910, at his residence, 15 East 84th St., A. Lanfear Norrie, eldest son of Emily F. and the late Gordon Norrie. Funeral services will be held at his late residence, 15 East 84th St., on Thursday, Dec. 29, at 10:30 A. M. Relatives and intimate friends are invited. It is requested that no flowers be sent.

PARMLY.—Suddenly, at Jersey City, N. J., Wednesday, Dec. 28, 1910, Eleazar Parmly of Oceanic, N. J., son of the late Dr. Ehrick Parmly. Notice of funeral hereafter.

PRATT.—Elizabeth A., widow of the late Capt. Javez, in her 91st year. Funeral services at her late home, Friday, at 3 P. M.

ROBB.—At her father's residence in this city, early on the morning of the 27th inst., Harriet Bayard, youngest daughter of James Hampden Robb and the late Cornelia Van Rensselaer Thayer, in the 29th year of her age. Funeral at No. 23 Park Av., on Thursday, 29th inst., at 10 o'clock. Interment at Southampton, L. I.

SHAW.—Robert A., on Wednesday, Dec. 28, 1910, at his home, 501 Gates Avenue, Brooklyn, in his 67th year. Funeral announcement later. St. Thomas and St. Martin papers please copy.

SHEPARD.—On Dec. 28, 1910, at Middletown, N. Y., Emily L. Shepard, daughter of the late John W. Lawrence of Flushing, N. Y.

SIMON.—Mary, Dec. 28, in her 36th year, beloved wife of Rudolph Simon and daughter of Mr and Mrs. F. Cohen, 30 West 119th St. Funeral notice later.

SMITH.—At Far Rockaway, N. Y., on Dec. 27, Jane, beloved wife of Lawrence Smith and mother of the Rev. Joseph H. Smith, S. J.; Philip Henry Smith, and Mother Mary Juliana, S. H. C. J. Funeral from her residence, 142 West 79th St., on Thursday at 9:30 A. M., thence to the Church of St. Francis Xavier, West 16th St., where a solemn requiem mass will be offered for the repose of her soul. Kindly omit flowers.

SPARKS.—Entered into rest on Tuesday, Dec. 27, 1910, Benjamin Covel, son of the late Stephen and Elizabeth Romer Sparks, in his 90th year. Services at his late residence, 202 East 62d St., on Thursday, Dec. 29, at 8 P. M.

STEVENS.—William J., suddenly, on Wednesday, Dec. 28, 1910. Services at residence of his sister, Mrs. H. R. Pennoyer, 2,109 11th Av., Thursday, Dec. 29, at 8 P. M.

STRAUSS.—On Tuesday, Dec. 27, Rachel Strauss, (nee Unger,) widow of Henry Strauss, in her 60th year. Funeral services from her late residence, 20 Morningside Avenue East, on Friday, Dec. 30, at 9:30 A. M.

TATLOCK.—On Tuesday, Dec. 27, at West Haven, Conn., Herbert Perry Tatlock, son of the late Rev. Wm. Tatlock, D. D., and Florence Perry Tatlock of Stamford, Conn. Burial service at Albany, N. Y., on Thursday, Dec. 29.

VAN NOSTRAND.—On Wednesday, Dec. 28, 1910, Daniel Van Nostrand, in his 86th year. Funeral services at his late residence, 73 Hanson Place, Brooklyn, on Friday, Dec. 30, at 2 P. M.

VAN RIPER.—Suddenly, on Dec. 26, 1910, Laura F., beloved wife of Charles Van Riper. Funeral services Friday, Dec. 30, at 11 A. M., at her late residence, 367 Walton Av., near 144th St.

WAGNER.—At Colorado Springs, Dec. 28, Helen Wagner, in her 40th year. Funeral services from Stephen Merritt Burial Company, 19th St. and 8th Av., on Sunday, Jan. 1, at 2 in the afternoon.

WATSON.—Mary Elizabeth, daughter of the late James E. and Mary E. Watson. Funeral service in the parlors of Plymouth Church, Brooklyn, on Thursday afternoon at 2:30 o'clock. Interment private.

WEIL.—Tuesday, Dec. 27, at her residence, 11A East 75th St., after a brief illness, Irene Constance, beloved wife of Benjamin J. Weil and daughter of Martha Annie Kohn and the late Dr. Samuel Kohn. Funeral from her late residence, Friday, Dec. 30, 1910, at 10 A. M.

WILTSE.—On Tuesday, 27th inst., Elizabeth Wiltse, wife of Simeon Simmons, in the 86th year of her age. Services at 243 West 76th St., Friday, Dec. 30, 1910, at 10:30 A. M. Interment at Poughkeepsie, N. Y.

WINSLOW.—On Tuesday, Dec. 27, in the 77th year of her age, Margaret, widow of the late Daniel Tighe Winslow. Funeral services Thursday, Dec. 29, at 8 P. M., at her late residence, 133 Berkeley Place, Brooklyn. Interment private.

WORTHING.—At Detroit, Dec. 27, 1910, Frank Worthing, (Pentland,) son of the late Young and Jeanie Pentland of Edinburgh, Scotland. Funeral services will be held at the Church of the Transfiguration, East 29th St., Friday, Dec. 30, at 11 A. M. Interment private.

WRIGHT.—Josie M. Wright, Clinton, Conn., aged 43 years, suddenly in Brooklyn.

BANKS.—Mary, 418 East 19th St., Dec. 27. Funeral to-day, 2 P. M.
BRODSKY.—John E., 31 East 127th St., Dec. 26, aged 56.
CALLAHAN.—Ellen, 77 Middleton St., Dec. 27, aged 61. Funeral Saturday.
FEIKERT.—Amelia H., 310 East 91st St., Dec. 27. Funeral to-morrow, 1 P. M.
FOX.—James, 330 East 39th St., Dec. 26. Funeral to-day.
FORD.—Daniel F., 1,245 Park Av., Dec. 27.
GREENWALD.—Pauline, 174 East 122d St., Dec. 27.
HAMMEL.—Abraham, 222 East 85th St., Dec. 27. Funeral to-day, 10 A. M.
HARDING.—Ellen, 93 Vandam St., Dec. 27, aged 70. Funeral to-day.
HURST.—Lewis, 132 Nassau St., Dec. 27. Funeral to-morrow, 2:45 P. M.
INSELMANN.—Heinrich, 1,136 Union Av., Bronx, Dec. 27, aged 31. Funeral to-day.
KLEBER.—Joseph, 351 West 39th St., Dec. 27, aged 51. Funeral to-morrow, 9 A. M.
KOESTER.—John D., 446 West 35th St., Dec. 27, aged 42. Funeral to-morrow, 1 P. M.
LIENICH.—Philipp, 862 Amsterdam Av., Dec. 27, aged 59. Funeral to-day, 2 P. M.
McCAULEY.—Patrick, 135 East 45th St., Dec. 27. Funeral to-morrow, 9:30 A. M.
McINTYRE.—Edward F., 401 Manhattan Av., Dec. 27. Funeral notice later.
MEYERDIRKS.—Susanne, 103 West 93d St., Dec. 27. Funeral private.
MOOK.—Leonora, 214 West 102d St., Dec. 27. Funeral to-morrow.
O'MEARA.—Ellen, 548 West 48th St., Dec. 27.
REGAN.—Florence, 513 West 145th St., Dec. 27. Funeral notice later.
RICHARDSON.—Susan M., 3,414 Park Av., Dec. 25.
ROLAND.—Catharine, 425 East 70th St., Dec. 26, aged 63.
RYAN.—Margaret, 302 East 52d St., Dec. 27. Funeral to-day, 1 P. M.
SHANNON.—James J., 1,285 Southern Boulevard, Dec. 27. Funeral to-day, 8:45 A. M.

Brooklyn.

ARNOLD.—Elizabeth, 102 Taylor St., Dec. 26, aged 78. Funeral private.
ASHE.—Anne, 296 Hart St., Dec. 27. Funeral to-morrow, 2:30 P. M.
BEGGS.—Leman A., 1,391 East 21st St., Dec. 26, aged 2.
BIANCHI.—Joseph, 78 President St., Dec. 27, aged 46.
BUTLER.—Elizabeth F., 355 Jefferson Av., Dec. 26, aged 85. Funeral private.
CARR.—Mary A., 65 Van Sicklen Av., Dec. 27. Funeral to-morrow, 9 A. M.
CARVER.—Henry, 158 Reid Av., Dec. 27, aged 86. Funeral to-day, 2 P. M.
COLLINS.—Marie, 457 7th St., Dec. 28. Funeral to-day, 10 A. M.
COONEY.—Mary I., 366 Bedford Av., Dec. 26, aged 45.
CRAMER.—John, 96 Fenimore St., Dec. 27, aged 71. Funeral service, 8 P. M. to-day.
FEENEY.—Michael, 40 Butler St., Dec. 25, aged 75.
FRAZIER.—Thomas, 367 Hicks St., Dec. 27. Funeral to-day, 2 P. M.
GLASER.—Tillie, 343 Evergreen Av., Dec. 26, aged 46. Funeral to-morrow.
GOODGE.—William E., 413 Hart St., Dec. 27, aged 82. Funeral service to-day, 8 P. M.
GRENNER.—Sophia, 1,447 McCormick Av., Dec. 26. Funeral to-day, 2 P. M.
DUNBAR.—Anna E., 509 Chestnut St., Dec. 27. Funeral to-day, 2 P. M.
FARRELL.—Patrick, 1,347 De Kalb Av., Dec. 27. Funeral to-day, 2:30 P. M.
JOHNSON.—Frederick, 1,178 Greene Av., Dec. 26, aged 49. Funeral to-day, 2 P. M.
KOCH.—William, 568 Willoughby Av., Dec. 25.
LA ROSE.—Phillipo, 878 Sixtieth St., Dec. 27.
LYNCH.—Thomas J., 44 Prospect St., Dec. 27.
LYONS.—Sarah L., 152 Lafayette Av., Dec. 27. Funeral to-day.
OBERMEYER.—Ludwig F. J., 321 51st St., Dec. 27. Funeral notice later.
OSBORNE.—Veronica, 1,277 Bergen St., Dec. 27. Funeral to-day, 9 A. M.
PELTIER.—Albin, 348 East 28th St., Dec. 27, aged 38. Funeral Dec. 31.

Died.

Brooklyn.

RAMSEY.—Eliza, 124 Crystal St., Dec. 27. Funeral service to-day.
ROCKWELL.—Frances, 692 Gates Av., Dec. 27, aged 62. Funeral to-day, 2 P. M.
ROCKABRAND.—Arthur U., 304 7th St., Dec. 25, aged 32. Funeral to-day, 2 P. M.
ROMAINE.—John H., 150 Penn St., Dec. 27, aged 81. Funeral to-morrow.
RYAN.—Mary, 1,024 Pacific St., Dec. 27. Funeral to-morrow, 9 A. M.
SAGER.—Nettie, 554 Central Av., Dec. 27, aged 42.
SELESKY.—Mabel, 150 Marion St., Dec. 26. Funeral services to-day.
STERNBERG.—Laura, 1,533 East 14th St., Dec. 26, aged 56.
SUMMERFIELD.—Amelia, 44 Sumter St., Dec. 27. Funeral service to-day, 2:30 P. M.
WAGNER.—Jacob W., 246 Madison St., Dec. 27, aged 49. Funeral service to-morrow.
WIGGINS.—Catharine, 106 Pioneer St., Dec. 27. Funeral to-morrow, 9:30 A. M.
WOELFUL.—Frances, 48 Grand St., Dec. 26, aged 90. Funeral to-day, 2 P. M.

Connecticut.

CAMPBELL.—Anna L., 41 Orchard St., Bridgeport, Dec. 26, aged 22.
GANNON.—Alfred, 46 Watson St., New Haven, Dec. 26.
HATCH.—Winnie E., 417 Gregory St., Bridgeport, Dec. 27. Funeral to-morrow, 2 P. M.
HEALY.—Ellen, 274 Wallace St., New Haven, Dec. 27. Funeral to-day.
KELLOGG.—Elizabeth C., Waterbury, Dec. 26.
KENNEDY.—Eliza, 884 Wood Av., Bridgeport, Dec. 26.
KEYES.—John, 129 Filmore St., New Haven, Dec. 26.
LAHEY.—Thomas J., Danbury, Dec. 25, aged 33.
LIEBERUM.—August, 179 Golden Hill St., Bridgeport, Dec. 26, aged 71. Funeral to-day.
MILLER.—Henry, 320 Union Av., Bridgeport, Dec. 26, aged 78.
TURNER.—Stephen P., Danbury, Dec. 27, aged 81.
UPTON.—Elizabeth, 105 Mill River St., New Haven, Dec. 27. Funeral to-day.
WILMOT.—Margaret S., 120 Coleman St., Bridgeport, Dec. 26.

Long Island.

GRENNER.—Sophia, Ozone Park, Dec. 26. Funeral to-day, 2 P. M.
HUSTON.—Sarah W., Corona, Dec. 27. Funeral to-day, 9:30 A. M.

New Jersey.

AITKEN.—George, 403 East Kinney St., Newark, Dec. 25, aged 26.
ALLEN.—Charles T., Oceanic, Dec. 27, aged 66. Funeral to-morrow, 1:30 P. M.
ALLYN.—Wallenstein, Newark, Dec. 25, aged 55.
BARTELS.—Fredericka, 225 North 22d St., East Orange, Dec. 27, aged 70. Funeral services, 8 P. M. to-day.
BLASI.—Anna M., 76 William St., Belleville, Dec. 25.
BRADLEY.—Anna M., Elizabeth, Dec. 25, aged 58. Funeral to-day.
BROWN.—John H., Jersey City, Dec. 28, aged 60.
BUNDSTEIN.—Ludwig, Hilton, Dec. 25, aged 88.
CARROLL.—Katharine, 256 North Broad St., Elizabeth, Dec. 25, aged 45.
CARTER.—Katharine E., Newark, Dec. 27, aged 15. Funeral private.
CRITCHLEY.—James, 11 Richmond St., Newark, Dec. 28. Funeral notice later.
DEASY.—Bridget L., Trenton, Dec. 26.
DE GROAT.—William H., 50 New St., Orange, Dec. 25, aged 33.
DEVINE.—Annie, Ridgewood, Dec. 26.
DWYER.—Mary, 268 13th St., Jersey City, Dec. 27, aged 46.
ELSELE.—John, Union Hill, Dec. 28, aged 76. Funeral notice later.
FANNON.—Michael J., Newark, Dec. 25.
FERGUSON.—John S., Bordentown, Dec. 26.
FULCHER.—Sarah, 425 Grove St., Irvington, Dec. 25, aged 86. Funeral to-day, 2 P. M.
GALLER.—Mary E., 212 Mulberry St., Newark, Dec. 27. Funeral to-morrow, 8 A. M.
GOODE.—William, Paterson, Dec. 26, aged 65.
GORDON.—Stephen, W., 17 Kearney St., Newark, Dec. 28. Funeral notice later.
HAAS.—Louis, 37 Coles St., Jersey City, Dec. 27. Funeral to-morrow, 9 A. M.
HALL.—Martha, Glen Ridge, Dec. 27, aged 91. Funeral private.
HARNETT.—Thomas, Paterson, Dec. 26.
HANKAMP.—Frank, 156 Delaware Av., Jersey City, Dec. 27.
HEATH.—Ellen, V., Glen Ridge, Dec. 27. Funeral service to-morrow.
HEILES.—Rudolph F., East Orange, Dec. 27, aged 48. Funeral private.
HERRMANN.—Fredericka M., 270 Camden St., Newark, Dec. 28.
HINDRICKS.—Selma, Newark, Dec. 27. Funeral to-morrow, 2 P. M.
KENT.—Delilah, Newark, Dec. 25, aged 93.
KOLLER.—Emil C., Newark, Dec. 27, aged 61.
LIKUSA.—William A., Fairlawn, Dec. 25, aged 71.
LINN.—Charles, 76 Marshall St., Elizabeth, Dec. 25, aged 62.
McMANUS.—Francis M., 186 15th St., Jersey City, Dec. 27. Funeral to-morrow, 9 A. M.
MELDRUM.—William H., Newark, Dec. 26, aged 79.
MOY.—John L., 277 Garside St., Newark, Dec. 25, aged 48.
FOUND.—Elizabeth, Plainfield, Dec. 25.
PRICE.—Carrie T., 57 13th Av., Newark, Dec. 27. Funeral service to-day.
REES.—Robert, Newark, Dec. 27, aged 52.
STEEBER.—Lena, Newark, Dec. 27, aged 66.
RICHTER.—John, Newark, Dec. 26, aged 67.
SAYRS.—James C., 147 Norfolk St., Newark, Dec. 27. Funeral to-morrow.
SCHMIDT.—Frederick, Irvington, Dec. 25, aged 1 year.
STICKLE.—Edith M., 28 Silver St., Vailsburg, Dec. 25.
URBAN.—Julius C., Bayonne, Dec. 26, aged 66. Funeral to-day.
VARLEY.—Sarah J., Newark, Dec. 27.
WARRINGTON.—Lucy E., Orange, Dec. 26.
WHIGAM.—Phebe C., Irvington, Dec. 27. Funeral to-day, 2:30 P. M.
WILLIAMS.—Howard C., 46 Baldwin Av., Newark, Dec. 28.
WHITE.—Frank A., 1,274 Clinton Place, Elizabeth, Dec. 25, aged 47.
WILEY.—Esther J., 28 Elm St., Elizabeth, Dec. 25, aged 59.
ZIMMERMANN.—Cecelia, 16 Thorne St., Jersey City, Dec. 28, aged 51.

New York State.

BODDEN.—Martha T., 12 East Radford St., Yonkers, Dec. 27. Funeral to-day, 2 P. M.
CARLISLE.—William H., Balmville, Dec. 26, aged 48.
DOLPH.—John M., Port Jervis, Dec. 26, aged 65.
SCHWARTZ.—Matilda W., Poughkeepsie, Dec. 26, aged 70.
SWEET.—Susan M., Poughkeepsie, Dec. 25, aged 67.
HARING.—Isaac, Nyack Hospital, Dec. 25.
LINCOLN.—Olive D., 39 Elm St., New Rochelle, Dec. 27, aged 81. Funeral to-day.
MATHEWS.—Sarah L., West Nyack, Dec. 25.
RYAN.—Daniel, Newburg, Dec. 25, aged 68.
WEALCH.—Miriam Alice, Newburg, Dec. 26, aged 8 months.
WOLFF.—Charles, Middletown, Dec. 27, aged 74. Funeral to-morrow, 10:30 A. M.
WOLFF.—Mary G., 19 Lamartine Terrace, Yonkers, Dec. 27, aged 47. Funeral to-day, 10:30 A. M.

In Memoriam.

ROSSITER.—At a meeting of the Board of Directors of The New York Central & Hudson River Railroad Company, held at Grand Central Terminal, in the City of New York, on Wednesday, the 28th day of December, 1910, the following was presented and adopted:

In the death of Edward V. W. Rossiter this company has lost one of its oldest and most valued officers. He became a clerk in the Treasurer's office in 1860 when he was 16 years of age. At 23 he was Cashier, and at 33 he was elected Treasurer. As the system grew and expanded he was elected Vice President at the head of the Finance Department of the ten different railway companies which form the organization. His ability and fidelity so impressed itself upon the Board of Directors and succeeding executive officers of the company that he had at all times their absolute confidence.

On the social side he made a like impression upon his associates and was a member of the Chamber of Commerce, of the New England Society, of the Union League Club, and for six years President of the Village of Flushing, until it was incorporated into the Greater New York. This was a labor of love, and his services, which were most valuable to that community, were actuated solely by genuine public spirit. For many years he was Vestryman and Warden of St. George's Church of Flushing and deeply interested in its work and in its charities.

Mr. Rossiter was one of the most modest and retiring of men, and it was in spite of his unobtrusiveness and want of self-assertion that his conspicuous qualifications for positions of trust led to his continuing advancement during these fifty years of a most useful life. He was devoted in his friendships, and the sweetness of his disposition and the charm of his manner endeared him to all who were fortunate enough to know him well.

We extend to his family our deepest sympathies and direct that a copy of this minute be entered upon our records and engrossed and sent to the family.

UNDERTAKERS.

FRANK E. CAMPBELL, 241-243 West 23d. Chapels. Ambulance Service. Tel. 1324 Chelsea.

John W. Lyon 69 E. 125th St. 'Phone 1333 Harlem. Oldest Established. Economical.

CEMETERIES.

THE WOODLAWN CEMETERY

is easily accessible by Harlem trains from Grand Central Station, Webster and Jerome Avenue trolleys, and by carriage. Lots $150 up. Telephone (4855 Gramercy) for Books of Views, or representative.
OFFICE 20 EAST 23D ST., N. Y. CITY.

MONUMENTS.

MONUMENTS and MAUSOLEUMS
Send for Booklet.
Call or 'phone 6956 Bryant.
THE LELAND COMPANY
557 Fifth Avenue, near 46th Street

MONUMENTS Presbrey-Coykendall Co.
198 Broadway, N. Y.
Send for our booklet.

Alfred Mestre & Co
BANKERS

Members of the New York Stock Exchange. Dealers in Municipal, Railroad and Equipment Bonds. Interest allowed on Deposits subject to Draft.

37 Wall Street, New York

We Offer a Selected List of
Tax Exempt BONDS
Eligible for Savings Banks and Trust Funds in New Jersey
Particulars upon application
A. B. Leach & Co.
149 BROADWAY, NEW YORK

MUNICIPAL BONDS
EQUIPMENT BONDS
CORPORATION BONDS
Yielding 4 to 6%
Special Circulars on request.
O'CONNOR & KAHLER
49 Wall Street, New York. The Rookery, Chicago.

WANTED
100 May Department Stores Com.
200 Western Power Com.
100 Western Power Pfd.
FOR SALE
100 Lincoln Gas
100 Amer. Gas & Elec. Com.
100 Amer. Gas & Elec. Pfd.
7 Union Trust Co.
100 Norfolk Southern R. R. (New)
E. & C. RANDOLPH
Members New York Stock Exchange,
111 Broadway, New York.
OPEN MARKET SECURITIES DEPARTMENT
Horace Hatch, Mgr. T. F. Shields, Bonds.
Dealers in Investment and Other Securities of the United States, Canada and Mexico.

Bertron, Griscom and Jenks
40 Wall Street · Land Title Bldg.
New York Philadelphia
INVESTMENT SECURITIES

NEW YORK STATE
Highway Improvement 4s
Clark, Dodge & Co.
51 WALL STREET, NEW YORK.

Attractive Offering
of Municipal, Railroad and Public Utility Bonds.
Send for List.
N. W. Halsey & Co.
BANKERS
49 Wall St., New York
Philadelphia Chicago San Francisco

Railroad Equipment
Bonds combining absolute security and high yield with greatest investment utility net
4¼ TO 6%
Send for circular
"SAFER THAN FIRST MORTGAGE BONDS."
Freeman & Company
TEL. 5089 JOHN 34 Pine Street, N. Y.

Henry Clews & Co.
BANKERS,
11, 13, 15, 17, AND 19 BROAD ST.
MEMBERS N. Y. STOCK EXCHANGE.
STOCKS and BONDS bought and sold for investors and carried on liberal terms.
Banking Accounts received subject to check at sight. Interest paid on daily balances.
JANUARY INVESTMENTS
Yielding 4% to 6%
Descriptive circular mailed upon request.

For Sale
Kings Co. Elect. Lt. & P. Co.
1st Mtg 5% Bonds to yield
4.80%
TAX EXEMPT
Paterson & Company
Tel. 1985 Rector. 20 Broad St., N. Y.

MUNICIPAL
RAILROAD
PUBLIC SERVICE
BONDS
E. H. ROLLINS & SONS,
43 Exchange Pl., New York.
Boston. Chicago. Denver. San Francisco.

FOR SALE
Wells Fargo Express
U. S. Lt. & Heating (odd lots)
Jer. City, Hob. & Pat. 4s, 1949
Jacobson Machine Mfg.
SLATTERY & CO.
40 Exchange Pl., N. Y.
Tel. 4180 Broad.

FINANCIAL MARKETS

Stocks Quiet and Little Changed—Call Money Rates, 2¾@3⅝ Per Cent.

TIME MONEY RATES DOWN

Reduction to 3¾ Per Cent. Basis Stimulates Commercial Paper Market—Exchange Continues Weak.

A review of yesterday's stock market could consist of little more than a chronicle of the unprofitable efforts of traders to move prices far enough in either direction to assure them acceptable fractions. Five days of declines naturally converged these efforts upon the bear side at the opening of business, but the recessions promoted were so quickly made up when covering was attempted that it discouraged not only further endeavors along this line but others on the side of rising prices, and the result was a thoroughly uninteresting market through the rest of the day. Where changes of any importance were to be discovered at the end of the trading they were in stocks responding to special developments or expectations, as in the case of Consolidated Gas, the recent strength in which has been due to a belief on the floor of the Exchange that stockholders will have made up to them the loss in income suffered during the period of 4 per cent. payments.

Further discoveries in connection with the failure of the Northern Bank were those to be expected in such an affair, and simply tended to confirm first impressions that the matter was of no importance so far as the general banking situation in this city is concerned. A decision by the Inter-State Commerce Commission favoring the railroads in a controversy over rates connected with rail and water transportation and strong intimations from Texas that the roads of that State would hereafter receive more consideration at the hands of the Legislature attracted little attention; the outcome of the main rate cases now in the hands of the commission overshadows all minor developments in this field. A number of railroad earning statements of varying character were submitted, including that of the Northern Pacific, the best feature of which was the sharp reduction made in operating expenses to meet the loss of $717,000 in gross returns, while another item of news from the railroads was that concerning the reduction of 1 per cent. which the Pennsylvania Company, whose shares are held by the Pennsylvania Railroad, made in its annual distribution, which in 1909 was 8 per cent. The usual weekly review of iron and steel conditions by the leading organs of these trades noted continued dullness, and mentioned again the waiting attitude of buyers owing to the uncertainty regarding prices. Another sharp break in cotton prices was one of the most actively favorable happenings of the day.

The feature of the day's money market was the sharp readjustment of rates on all periods from thirty days to six months to a basis of 3¾ per cent. Loans were made at this rate in considerable volume for four, five, and six month periods, but the most interesting consequence of the move was its stimulating effect upon commercial paper. Heavy buying of such paper by the banks was encouraged, and the prospects now are that commercial borrowers will at last share in the ease which has been so marked in loans upon collateral. The foreign exchange market was practically unchanged in the early part of the day, but developed weakness later on. The South African gold arriving in London, amounting to above $3,000,000, was shared by the Bank of England with Germany, the bank itself sending out in the course of the day $750,000 to Egypt and $500,000 to South America.

CALENDAR FOR TO-DAY.

BOOKS CLOSE.

Bank of Washington Heights for dividend.
Boston Consolidated Gas Co. for dividend.
Commercial Trust Co. of New Jersey for dividend.
El Paso Electric Co. for dividend on preferred.
Plaza Bank for dividend.
United States Glass Co. for dividend.

DIVIDENDS PAYABLE.

Central Railroad of New Jersey.
Rio Plata Mining Co.

MONEY AND EXCHANGE.

Money on call on Stock Exchange collateral loaned at 2¾@3⅝ per cent., with the last loan at 3 per cent. Most of the day's loans were made at 3⅝ per cent.

Time money rates, 3¾@4 per cent. for all dates from sixty days to six months.

Mercantile paper rates, 4½@5 per cent. for sixty to ninety days' indorsed bills receivable, 4½@5 per cent. for choice four to six months' single names, and 5½ per cent. for others.

Private discount rates abroad: London, 3 9-16 per cent., up 1-16 per cent. Paris, 2¾ per cent., unchanged. Berlin, 4⅝ per cent., off ⅛ per cent.

New York Clearing House statement: Exchanges, $291,078,450; balances, $21,899,574; Sub-Treasury debit balance, $2,348,109.

The local banks have lost $1,904,000 on their Sub-Treasury operations since Friday.

Sterling exchange was easy, with demand quoted at $4.8505@$4.8515, sixty days at $4.8175@$4.8225, and cables at $4.8545@$4.8560.

Continental bills were quoted as follows: Francs, 5.20 less 3-32@5.20 less 3-64 for cables and 5.20⅝ less 3-64@5.20⅝ for sight. Reichsmarks, 95@95 1-16 less 1-64 for cables and 94⅞@94 15-16 less 1-64 for sight.

Exchange on New York at domestic centres: Boston, par; Chicago, 25c discount; St. Louis, 15c discount; St. Paul, 85c premium; San Francisco, 60c premium; Savannah, buying, 3-16c discount; selling, par; Charleston, buying, par; selling, 1-10c premium; Montreal, 15⅝c discount@par.

SILVER QUOTATIONS.

Bar silver 3-16d lower in London, at 24 15-16d per ounce, and ½c lower in New York, at 53⅞c per ounce. Mexican dollars were quoted at 45c.

SHORT TERM NOTES.

	Bid.	Asked.
American Cigar A 4s, Mar. 15, 1911.	99⅞	100⅛
American Cigar B 4s, Mar. 15, 1912.	98⅜	98⅝
Baltimore & Ohio 4½s, June, 1913.	99⅜	99½
Bethlehem Steel Co. 6s, Nov., 1914.	96⅞	97¼
Chicago & Alton 5s, March 15, 1913.	98¼	98¾
C., C., C. & St. L. 5s, June, 1911.	100⅛	
Interborough 6s, May, 1911.	100⅜	
K. C. Ry. & Lt. 6s, Sept., 1912.	98⅝	100⅜
Lack. Steel conv. deb. 5s, Mar., 1915.	91½	92
Minn. & St. Louis 5s, Feb., 1911.	100	100⅛
St. L. & S. F. 4½s, Feb., 1912.	98¼	98⅜
St. L. & S. F. 5s, March, 1913.	95½	96½
Southern Ry. 5s, Feb., 1913.	97⅞	98½
Tidewater Co. 6s, June, 1913.	101½	101⅝
Western Tel. & Tel. 5s, Feb. 1, 1912.	99⅝	100⅛
West'house E. & M. 6s, Aug., 1913.	100⅝	100⅞

Interest to be added.

Condition of the Treasury.

WASHINGTON, Dec. 28.—At the beginning of business to-day the condition of the United States Treasury was:

Working balance in Treasury offices, $32,740,198; in banks and Philippine Treasury, $33,408,820.

The total balance in general fund was $84,672,330.

Ordinary receipts yesterday were $385,407, with disbursements of $2,136,275.

The deficit to date this fiscal year is $7,920,386 as against $28,000,711 at this time last year.

These figures exclude Panama Canal and public debt transactions.

NEW YORK STOCK EXCHANGE—Wednesday.

Total sales Dec. 28, 1910 ... 239,538
From Jan. 1, 1910 ... 163,193,863
Corresponding period last year ... 212,374,629

BID AND ASKED QUOTATIONS.

Closing quotations for Government bonds and stocks in which there were no transactions:

RAILROAD EARNINGS.

NEW YORK CITY BONDS.

BONDS ON STOCK EXCHANGE.

Wednesday.

Total sales Dec. 28, 1910 ... $1,832,500
From Jan. 1, 1910 ... 626,889,500
Corresponding period last year ... 1,304,178,200

TRADING IN BALTIMORE.

Special to The New York Times.

BALTIMORE, Dec. 28.—United Railway shares were strong and made a further sensational advance. It is believed in some quarters that the stock is being quietly accumulated on expectations of favorable developments. Shares, 1,870; bonds, $53,000.

Sales.		High.	Low.	Last.
000	Balto. City 4s, 1954	100¼	100¼	100¼
000	Balto. City Pass. 5s	100	100	100
000	Carolina P. & L. 5s	92½	92½	92½
000	Coal & Iron Ry. 5s	102	102	102
00	Cons. Power 4½s	85	84½	85
00	Cotton Duck 5s	74¼	74¼	74¼
00	Florida Southern 4s	91¼	91¼	91¼
00	Georgia & Ala. 5s	105	105	105
00	Jamison C. & C. g. c. 5s	89¼	89¼	89¼
00	Maryland Elec. 5s	97	97	97
00	Norf. & P. Trac. 5s	82¼	82¼	82¼
00	Seaboard 4s, stamped	85	85	85
00	United Rys. fdg. 5s	84¾	84¾	84¾
0	United Rys. inc	61⅛	61⅛	61⅛
0	United Rys. 4s	84⅞	84⅞	84⅞
0	Wash. & V'demere 4½s	93¼	93¼	93¼
0	Somerset Coal 5s	109¼	109¼	109¼
	STOCKS.			
0	[illegible]	63¼	63¼	63¼
0	Cons. [illegible] rights	⅛	⅛	⅛
5	[illegible]	102	102	102
0	Mec[illegible] Bank	28¾	28¾	28¾
0	Northern Central	125	125	125
0	United Rys.	16¼	15⅞	16¼
5	United Rys. ctfs.	16⅛	[illegible]	16⅛

OUTSIDE SECURITIES

Trading in Nominal Volume, with Price Movements Narrowly Confined on Curb.

SOME FRACTIONAL LOSSES

Chino Copper Declines ⅜ on Light Trading—Many Issues Unchanged During Entire Session.

The curb market was at a standstill yesterday, and few issues showed at the close any change from the opening levels. Trading was in nominal volume. Chino Copper was one of the exceptions to the general lethargy, and declined from 21¼ to 20⅞, on sales of 2,000. Braden, British Columbia, Butte Coalition, Giroux, and La Rose were some of the mining issues which made no movement from the opening prices during the entire session. Greene-Cananea, on sales of 1,200, rose from 6 11-16 to 6 13-16. Miami closed even, with the opening at 19⅜, after selling at 19¼. Trading in the bond list was well diversified, but sluggish.

***

Transactions reported yesterday in the outside market, with opening, high, low, and last prices, were as follows:

INDUSTRIALS.

Sales.		Open.	High.	Low.	Last.
10	Am. Coal Prod.	102	102	102	102
180	Am. Tobacco	415	415	412	412
200	Am. W. Paper	3	3	3	3
10	Am. W. P. pf.	29½	29½	29½	29½
15	Bay State Gas	9-16	9-16	9-16	9-16
2,100	Inter. R. t. ctfs.	32⅝	33¼	32⅝	33
20	Standard Oil	617	617	617	617
160	Sulzberger pf.	100⅛	100⅛	†100⅛	100⅛
2,000	U. S. Lt. & H.	2	2 1-16	2	2 1-16
600	U. S. L. & H. pf	8⅝	8⅝	8⅝	8⅝

MINING STOCKS.

Sales.		Open.	High.	Low.	Last.
1,200	Braden Copper	4	4	4	4
200	B. Col. Cop.	7⅛	7⅛	7⅛	7⅛
45	Butte Coalition	17⅞	17⅞	17⅞	17⅞
2,000	Chino Copper	21¼	21¼	20⅞	20⅞
3,000	*Cobalt Central	10	10	9½	9½
1,200	Con. A. Smelt.	1⅝	1 7-16	1⅜	1 7-16
	International Salt	4	8	4	8
	Kerr Lake	6 11-16	6 13-16	6¾	6 13-16
	La Rose Con	4½	4⅝	4½	4⅝
	Nipissing	10⅞	11	10⅞	11⅛
	Ohio Copper	1½	1 9-16	1½	1 9-16
	Pittsburg Steel pf.	99	101	99	101
	Ray Consolidated	18	18⅛	18¼	18⅜
	Ray Central	2 1-16	2⅛	2	2 1-16
	Standard Milling	14	17	14	17
	Standard Milling pf.	49	52	49	52
	Standard Oil	616	617	616	617
	Tonopah Mining	8⅛	8⅜	8⅛	8⅜
	United Cigar Mfrs.	61	62½	61	62½
	United Copper	4¼	4½	4¼	4¾
	U. S. Light & Heat	2	2 1-16	1 15-16	2
	U. S. Light & Heat pf.	8½	8¾	8½	8¾
	Western Pacific 5s	92¼	92¼	92¼	92⅜
	Yukon Gold Mines	3 11-16	3 13-16	3 11-16	3 13-16

CONSOLIDATED EXCHANGE.

Wednesday.

The heaviest trading of the day on the Consolidated Stock Exchange was in the first half hour, when prices rallied sharply after an opening break. Many of the floor traders, who had gone home short on Tuesday, took advantage of the early decline to secure profits, and their covering prevented such leading stocks as Readings and Union Pacific from touching as low quotations as were reached on the New York Stock Exchange. Transactions in all stocks aggregated 44,365 shares, with thirty-seven different issues represented on the list.

Sales.		Open.	High.	Low.	Close.
2,740	Amal. Copper	61¼	61¾	60½	61⅝
830	Am. Beet Sugar	43	43	42¼	42⅝
10	Am. Car & F.	49⅛	49⅛	49⅛	49⅛
60	Am. Loco.	36	36	36	36
1,100	Am. Smelting	72¼	73	72	72⅞
120	A., T. & S. F.	100⅛	100⅜	99¾	100⅜
15	Balt. & Ohio	104	104⅝	104	104⅝
40	Brook. R. T.	74½	74¾	74½	74¾
190	Ches. & Ohio	79¾	80⅛	79¾	79¾
370	C., M. & St. P.	121⅝	122⅛	121⅛	122
30	Col. Fuel & I.	30½	30½	30	30
1,350	Con. Gas	136	137½	135⅝	136¾
10	Corn Products	14¼	14¼	14¼	14¼
50	General Elec.	151	151	151	151
270	Inter.-Met.	19¼	19½	19¼	19¼
350	Inter.-Met. pf.	53½	54⅛	53⅜	53⅜
4,160	Lehigh Valley	179½	180⅜	179	179⅝
20	Nat. Lead	53⅞	53⅞	53⅞	53⅞
10	N. Y. Central	110¼	110¼	110¼	110¼
10	Norf. & West.	99¾	99¾	99¾	99¾
110	Nor. Pacific	115¼	115⅝	115	115⅝
10	Pacific Mail	27½	27½	27½	27½
120	Pennsylvania	128¼	128½	128¼	128½
9,320	Reading	148⅛	149⅜	148	149
290	Rock Island	29	29¼	29	29¼
20	Rock Island pf.	59¼	59¼	59¼	59¼
90	Southern Pac.	114	114⅜	113⅞	114⅜
70	Southern Ry.	25⅝	26	25⅝	25¾
6,000	Union Pacific	168⅜	169⅛	168	168⅞
180	U. S. Rubber	34½	36	34½	36
16,120	U. S. Steel	71⅛	71½	70⅞	71¼
10	Va.-Car. Chem.	61⅛	61⅛	61⅛	61⅛
10	Wabash pf.	33¼	33¼	33¼	33¼
44,365					

MINING STOCKS.

Sales.		Open.	High.	Low.	Close.
500	Atlanta	.18½	.18½	.18½	.13½
300	Belmont	4.50	4.50	4.50	4.50
900	Comb. Frac.	.18	.18	.18	.18
200	El Paso	.84	.84	.84	.84
850	Goldf. Con.	8.50	8.50	8.50	8.50
1,200	Jackpot	.08	.08	.08	.08
200	Mexican	.67½	.67½	.67½	.67½
200	Nevada Hills	2.12½	2.12½	2.12½	2.12½
700	Tonopah Ext.	.98	1.00	.98	1.00
100	Yellow Jacket	.38	.38	.38	.38
4,050					

UP-STATE BANK FIGURES.

The reports of the State banks and trust companies in New York State, outside of New York City, issued yesterday by the State Banking Department, showed these changes for the week:

State Banks.	Dec. 21.	Decrease.
Loans and discounts	$95,141,200	$447,000
Total deposits	99,076,200	488,200
Total reserve	20,146,300	267,600
P. C. of average reserve	20.0	0.2
P. C. of reserve required	15.0	..
Trust Companies.		
Loans	143,047,100	597,000
Total deposits	149,020,800	540,800
Total reserve	20,091,500	707,800
P. C. of average reserve	14.1	0.4
P. C. of reserve required	[illegible]	..

Founded 1874
Tobey & Kirk
WILL BUY:
43 Borden's Milk Pfd......@104½
10 Great Lakes Coal 5s....@ 68½
10 Mutual Alliance Trust....Offering
5 Omaha Water Consol. 5s.@ 97½
10 Richmond-Danville 1st 6s..@105
50 Royal Bak. Powder Pfd..@105½
5 Unit. Tr. El. 5s, Prov. & Paw.@103¾
WILL SELL:
25 A. D. Teleg. New York...@ 20
3 Am. School Furniture 6s..@ 79
50 Automatic Electric...... Bid
57 Borden's Milk Pfd......@105½
5 Celluloid Co..........@127
2 Cent. Hudson Steamb't 5s. Bid
10 Havana Tobacco 5s....@59½ flat
10 National Car Wheel 6s... Bid
32 Niles-Bement-Pond Com...@ 97½
200 Norfolk Southern (New).@ 58
40 Stand. Motor Construct'n.@ 3¼
21 Union Typewriter 2d Pfd.@107
5 United Lead Deb. 5s.....@ 67½
10 Warren-Burnham Pfd.... Bid
Bonds "and interest."
TOBEY & KIRK
25 Broad Street, New York
'Phones: 4294-5-6-7-8-9 Broad.

J. K. Rice, Jr. & Co. Will Buy
500 Aeolian-Weber P. & P. Com. Stock
100 American Lithographic Pfd. Stock
10 Fidelity-Phenix Ins. Stock
100 General Motors Com. Stock
100 Hudson Companies Pfd. Stock
10 Importers & Traders Bank Stock
100 Kings Co. E. L. & P. Stock
100 May Dept. Stores Com. Stock
20 National Park Bank Stock
50 Wells Fargo & Co. Express Stock
J. K. Rice, Jr. & Co. Will Sell
50 Adams Express Stock
100 American Express Stock
20 Phelps, Dodge & Co. Stock
100 Singer Manufacturing Stock
47 Standard Coupler Pfd. Stock
20 Title Guarantee & Trust Stock
80 United States Motor Pfd. Stock
J. K. Rice, Jr. & Co.
'Phones 7460 to 7466 Hanover. 33 Wall St., N.Y.

American Smelting & Refining Company
RIGHTS
BOUGHT AND SOLD.
Newburger, Henderson & Loeb
Members N. Y. and Phila. Stock Exchange
100 Broadway, 22 W. 33d St.

NEW YORK CITY BONDS
N. W. HARRIS & CO
BANKERS
Pine Street, Corner William
NEW YORK

WANTED
Amer. Light & Traction Com. & Pfd.
Cities Service Com. & Pfd.
Omaha Water Co. Cons. 5s, 1946
Auburn Light, Heat & Power 5s, 1929
Minneapolis Gas Light 5s, 1930
Milwaukee Gas Light 4s, 1927
Williams, McConnell & Coleman
Bonds Stocks
60 WALL ST. Phone 5621 John. NEW YORK

FOR SALE
Eastern Steel Company
First Mtge. 5s, Due 1931
TO YIELD 5½%
Gilman & Clucas
1st Nat'l Bank Bldg. 34 Pine St.
NEW HAVEN, Ct. New York

Southern Railway-St. Louis 4s
Kansas & Colorado Pacific 6s
St. Louis & San Fran. 4½s, 1912
Texas & New Orleans 6s, 1912
Werner Bros. & Goldschmidt
Tel. 4800-5 Broad. 25 BROAD ST.

Chicago First Mortgages
in amounts from $10,000 to $200,000, netting from 4½ to 5½ per cent. Descriptive circulars on request.
Peabody, Houghteling & Co.
(Established 1865) 181 La Salle St., Chicago

Potter, Choate & Prentice
Members New York Stock Exchange
55 WALL ST. NEW YORK

Trowbridge & Co.
BANKERS
NEW YORK and NEW HAVEN

WANTED
Western Power
Common and Preferred
Penington, Colket & Co.
Members N. Y. & Phila. Stock Exchanges,
115 BROADWAY.
TELEPHONE Cortlandt 1154-5.

Intercontinental Rubber Pref.
K. City, Ft. Scott & Memphis 4s, 1936
International Navigation 5s, 1929
St. Louis & Cairo Coll. Trust 4s, 1936
E. BUNGE & CO.
Investment Securities.
20 Broad St. New York
Telephones Rector 4735-4736-4737.

Bank & Trust Company
STOCKS
Duval, Carroll & Co. 68 Broadway, New York.
Members N. Y. Stock Exchange.

Schmidt & Gallatin
Members of the N. Y. Stock Exchange
111 BROADWAY NEW YORK

We Have Orders In:
Chic. & W. Ind. 4s, 1952
Western Power Common
Bigelow & Company
49 Wall St. BANKERS New York

Hudson & Manhattan Securities
Southern Indiana 1st 4s, 1951
Atlantic & Birmingham 1st 5s, 1934
Florida East Coast 1st 4½s, 1959
WOLFF & STANLEY,
27 William St., N. Y. 6537-8-9 Broad

Exemption of Bonds from
PERSONAL TAXATION
Circular sent on application explaining the above.
Dominick & Dominick
115 BROADWAY, NEW YORK.

TOPICS IN WALL STREET.

New York Central Untouched.

Yesterday's market was no duller than many in recent weeks, but the lethargy on the floor was emphasized by the failure of New York Central and Great Northern to report a single transaction.

⁂

Better Bond Buying.

A test of the improvement of the bond market noted during recent weeks is found in the statistics for December to date. The average price of twenty-five representative railroad bonds is now nearly ½ point higher than at the close of November. In this connection it is only fair to note that from the end of November until the middle of this month the tendency of the bond market was lower on the average, so that the gain really should be credited to the movement of the last two weeks.

⁂

Winter Wheat Helped.

The best weather news since the Winter wheat planting has come from Kansas and Missouri in accounts of the rainfall there. Observers in Kansas City call it the first soaking rain that has fallen in the region in five months, and note that it came at a time when the ground was not frozen tight and the soil was therefore in condition to drink up the moisture. More than Winter wheat is helped by this timely precipitation. The downfall is reported as "in excess of an inch," but though this is not plenty, coming after a full season of drought, the fact that it arrived before the ground locked up with frost and after the growing season helps a long way toward putting back in the subsoil some of the moisture lost last Summer.

⁂

"Lifting by the Bootstraps."

One of the principal arguments advanced in behalf of shippers in opposition to the proposed increase in freight rates is that the right way for the railroads to meet decreasing net revenue is by a reduction in operating expenses. Not a few railroad men, in private at least, recognize the merit of this argument in the abstract, but many allege at the same time that there are practical obstacles which nullify the theoretical soundness of it. One railroad man said yesterday: "Just now we are engaged in the task of lifting ourselves by the bootstraps, so to speak. Our net revenue has been reduced and we are trying to increase it by adding to the selling price of our wares instead of by reducing the cost of producing our wares. This sort of piling increase upon increase must come to an end some day. If we get the proposed increase in rates it will very possibly lead to a demand for further increases in wages, and then, if present procedure is to be followed, will come another increase in rates. It is plain that the process will never cure permanently the sort of difficulty which confronts the railroads to-day."

⁂

Output of Securities in 1910.

The issues of stocks, bonds, and notes by corporations during 1910 have amounted to over $1,500,000,000. Compared with the figures for 1909, as compiled for the two years by The Journal of Commerce, the output of securities this year has been smaller by $163,348,101 than the total issued in 1909. The issues of railroad securities showed a decrease for the year of over $138,000,000 and the issues by other companies a decrease of over $24,000,000. One of the noteworthy features of the record is the fact that while the total volume of securities issued was smaller than in 1909, the amount of notes issued by both the railroads and industrial companies showed a large increase in 1910. The railroads put out $160,000,000 and the industrial companies $19,000,000 more notes this year than in 1909. Over two-thirds of the stocks, bonds, and other securities issued during the year were put out during the first six months, the securities floated since July 1 amounting to less than $500,000,000 out of the total of $1,518,272,579 for the whole year.

Union Pacific

The Most Complete Analysis

of the affairs of this corporation ever issued is now ready for distribution. The letter contains 20 pages and 25 tables. Especial attention has been given to simplification and a study of the methods employed will enable any student to read the reports of any railroad corporation.

Owing to the voluminous character of the letter and the expense of preparation, it is necessary to make a nominal charge for copies. The price is $1.00 for single copies.

Thomas Gibson
Corn Exchange Bank Building, New York.

WE OFFER
St. Louis Merchants Bridge
First 6s, Due 1929
Price to yield about 5%.
A. G. EDWARDS & SONS
'Phone Rector 1385 ONE WALL STREET

MARGINAL ACCOUNTS ACCEPTED IN
Curb Stocks
Visit Our Customers' Room.
EDWARD E. EPPS & CO.
Telephone 3633 Broad. 25 Broad St., N. Y.
Write for Weekly Market Letter.

H. M. BYLLESBY & Co.
ENGINEERS
EXAMINATIONS AND REPORTS
218 LA SALLE STREET
CHICAGO
Portland, Ore. Oklahoma City, Okla. Mobile, Ala.

L. B. WILSON. D. M. FERGUSON.
L. B. WILSON & CO.
Members Consolidated Stock Exchange of N. Y.
60 Wall St., N. Y.
⁂Since 1902 we have been handling
FRACTIONAL LOTS
for cash or on conservative margin, with the same personal attention and quick service as 100 share orders.

Wm. A. Read & Co.
25 Nassau Street,
NEW YORK.
BOSTON CHICAGO BALTIMORE

SIMON BORG & CO
BANKERS,
No. 20 Nassau St., New York
INVESTMENT SECURITIES

Guaranty Trust Co.
OF NEW YORK
28 Nassau Street, New York.
Fifth Ave. Branch, 5th Ave. & 43d St., N. Y.
London Branch, 33 Lombard Street, E. C.
Capital.................. $5,000,000
Surplus.................. 18,000,000

The Chemical National Bank of New York.

December 28, 1910.

Mr. Wm. H. Porter having accepted membership in the firm of J. P. Morgan & Co., tendered his resignation as President of this Bank at a regular meeting of the Board of Directors held this day.

Mr. Joseph B. Martindale (heretofore Vice-President) was elected President, and Mr. Herbert K. Twitchell (heretofore Assistant Cashier) was appointed Vice-President.

FRANCIS HALPIN, Cashier.

THE EUROPEAN MARKETS.

London Exchange Reopens Cheerful —Paris Prices Steady.

LONDON, Dec. 28.—Money was in increased demand for year-end requirements, and discount rates were firm to-day.

The Bank of England and the Imperial Bank of Germany shared the $4,500,000 new gold available.

The stock market reopened cheerfully, but the settlement checked business. Carry-over rates for Americans were quoted at 5½ per cent. Kaffirs and Japanese bonds improved, but otherwise changes were few.

American securities opened steady and then declined on light selling. The leaders received support at the low level, and prices advanced until Wall Street opened. Thereafter the movements were irregular and undecided. The closing was quiet.

Bar silver, steady, 24 15-16d per ounce.

Money, 3¾@4 per cent. The rate of discount in the open market for short bills is 3⅝ per cent.; for three months' bills is 3½@3 9-16 per cent.

PARIS, Dec. 28.—Prices were steady on the Bourse to-day.

At closing 3 per cent. rentes were 97f 5c for the account.

Exchange on London, 25f 26½c for checks.

BERLIN, Dec. 28.—Prices were generally weak on the Boerse to-day. Trading was active on the decline, which was due to unfavorable New York advices.

LONDON CLOSING QUOTATIONS.

	London.	N. Y. Equiv.	N. Y. Close.	Net Ch'ge.
Consols, money	79½	..	..	..
Consols, account	79 9-16	..	..	—1-16
Anaconda	8	38¾	38¼	+ ½
Atchison	103⅛	100⅛	100	+ ⅛
Canadian Pacific	198¾	192¾	193¼	— ¼
St. Paul	125¾	122⅛	122	+ ⅛
Erie	27⅞	27⅛	27	+ ⅛
Erie 1st pf	47¼	45⅞	..	..
Illinois Central	136	132¼	..	..
Louis. & Nash	147½	143	143¼	— ¼
N. Y. Central	114½	111	110ex	— ½
Pennsylvania	66	128⅛	128¼	— ⅛
Reading	76¼	148	148⅜	— ⅜
Southern Pacific	116ex	114	114	..
Union Pacific	173¾	168½	168½	..
U. S. Steel	73⅛	70⅞	71⅜	— ½
U. S. Steel pf	120¼	116¾	116½	+ ¼

FOREIGN TRADE OPPORTUNITIES.

Special to The New York Times.

WASHINGTON, Dec. 28.—The Consular and Trade Report will note the following foreign trade opportunities. Further information regarding these may be obtained by addressing the Bureau of Manufactures, care of the Department of Commerce and Labor, Washington, D. C., giving the number of item referred to.

6,010. AMERICAN GOODS FOR EUROPEAN COUNTRIES.—An American business house writes that it is anxious to secure for its European agencies the names of first-class manufacturers in the United States wishing to extend their trade and seeking representation in the various continental countries. The firm also does business on its own account and does the purchasing direct from the manufacturers. It enjoys a good trade in the following lines: Rubber shoes, oilcloth, linoleum, &c.

6,011. AMERICAN BOOTS AND SHOES.—An American consular officer in a Canadian city reports that a commercial traveler covering a local province in the interests of a truck concern is desirous of traveling for an American line of boots and shoes. He has had a long experience in this line of work, having spent five years in a boot and shoe factory, two years in a retail store, and four years on the road. He states that the province in question is a good territory for the goods which he desires to sell.

6,012. PATENT MEDICINES, PHOTOGRAPHIC CHEMICALS, &c.—A report from an American consular officer in a European country reports that a man who has had two years' experience in one of the principal hospitals of the city in which he is located, to which he refers for particulars, desires to enter into negotiations with manufacturers in the United States of patent medicines, photographic chemicals, &c., for the purpose of securing the agency and sale of their goods in the country in question.

6,013. IMITATION OF ANIMAL HAIR.—The Bureau of Manufactures is in receipt of a communication from an American business man inclosing silky sample of an imitation of white animal hair which he desires to obtain in the United States, if possible. He is anxious to make purchases of this material as soon as possible. Interested manufacturers can obtain the sample referred to by addressing the bureau.

6,014. CONSTRUCTION OF RAILROAD.—An American consular officer in the Far East reports that a Government railway bureau has completed investigations in his district, with the result that it is estimated that 1,400 miles of railroad will be necessary, costing between $20,000 and $30,000 per mile. The proposed lines will be built from time to time as the increasing population requires greater transportation facilities. Trunk lines will be constructed in the first instance to be followed by the necessary branch lines.

6,015. REPRESENTATION IN SOUTH America.—An American business man, until recently Consul at Chicago for a South American Government, writes to the bureau that he is about to revisit that continent in connection with business matters, but is willing to devote a portion of his time to the interests of other American firms seeking representation in that region. He is especially interested in educational lines.

6,016. MACHINE FOR PARING LEATHER FOR BOOKBINDING PURPOSES.—A firm of bookbinders and stationers in a Canadian city has informed an American consular officer that it is in the market for a machine for paring leather used in the bookbinding business. American concerns are requested to send illustrated catalogues and quotations to this firm as soon as possible.

6,017. OFFICE APPLIANCES.—The American consulate in a city of southern Spain reports a demand for a line of office appliances such as are used in the United States. Labor-saving specialties and devices, desk equipment and office novelties, stationery and stationers' supplies, &c., are especially wanted. This is a fine opportunity for American goods in the lines mentioned. Manufacturers responding to this item should forward their catalogues to the consulate, submitting the report, and they will be distributed among interested dealers.

PHILADELPHIA PRICES.

Special to The New York Times.

PHILADELPHIA, Dec. 28.—A further advance was scored in Philadelphia Company stock on the local Exchange to-day, as well as in United Railway investment bonds, both reflecting the improvement in the latter company's shares in New York. Asphalt hardened on the definite news that the plan to fund the back dividends on the preferred had been adopted by the Trustees and would now be submitted to the Board of Directors for official action. Strength in Lehigh Valley and Reading was attributed to covering of contracts for the Fall. Both issues were in good demand, but United States Steel was relatively less buoyant, and pessimistic predictions as to the future of these shares were still prominently in evidence.

Sales.		High.	Low.	Last.
50	American Railways	42⅝	42⅝	42⅝
10	Cambria Iron	45	45	45
108	Cambria Steel	42½	42¼	42½
60	Electric Storage	48	47¼	48
1,290	General Asphalt	34¼	33½	34
665	General Asphalt pf	80¼	79⅝	80
24	Insurance Co. N. A.	20¼	20¼	20¼
100	Inter.-Met.	19¼	19¼	19¼
810	Lake Superior Corp.	29	28¾	29
35	Lehigh Navigation	93	93	93
208	Lehigh Navigation t. c.	93	93	93
1,704	Lehigh Valley	90⅛	89½	89⅞
45	Lehigh Val. tr. pf. t. c.	18¾	18½	18½
5	Minehill	60¾	60⅜	60¾
1	North Pennsylvania	97½	97½	97½
220	Philadelphia R. T.	18¼	18¼	18¼
522	Pennsylvania	64¼	64	63 3-16
2,619	Philadelphia Co.	50⅝	49½	50
87	Philadelphia Co. pf.	42¾	42½	42½
512	Philadelphia Electric	16¼	16⅛	16¼
1,250	Reading	74½	74 1-16	74 1-16
1,950	Tonopah-Belmont	4⅝	4½	4 9-16
688	Tonopah Mining	8 5-16	8¼	8¼
365	U. G. I.	86⅛	86	86⅛
3,820	U. S. Steel	71½	70⅞	71⅛
185	Union Traction	43	43	43

PITTSBURG TRANSACTIONS.

Special to The New York Times.

PITTSBURG, Dec. 28.—Following were the transactions on the local Exchange to-day:

Sales.	STOCKS.	High.	Low.	Last.
20	Harb.-Walker pf	94	94	94
15	Ind. Brewing	4	4	4
685	Mfrs. L. & H.	21⅛	20⅝	20⅝
70	Pitts. Brewing	23	23	23
25	Pitts. Brewing pf	40⅝	40⅝	40⅝
110	Pitts. Coal pf	69	68	68
227	Pitts. Plate Glass	102⅝	102⅝	102⅝
1,600	Shoshone	8c.	7c.	8c.
10	Union Switch	126¼	126¼	126¼
35	U. S. Steel	71	71	71
20	Westing. Air Brake	140	140	140
30	West. Elec. 2ds	32⅝	32½	32½
	BONDS.			
$1,000	Pitts., McK. & C. 5s	101	101	101
2,900	Ohio Fuel Supply 6s	96	95	95
	UNLISTED.			
10	Kansas Gas	27	27	27
65	Ohio Fuel Oil	5⅝	5⅝	5⅝
130	Oklahoma Gas	49	48⅞	49
	SCRIP.			
3,800	Crucible Steel	68	67½	68
	RIGHTS.			
10	Union Switch	½	⅛	½

FINANCIAL NOTES.

Theodore W. Cramp of Philadelphia has applied for membership on the Cotton Exchange.

The Directors of the Butte Coalition Company have accepted the resignations of Chester A. Congdon and William B. Dickson as Directors. Charles W. Baker, formerly general sales agent of the Eastern department for the Carnegie Steel Company, was elected to succeed Mr. Congdon and J. W. Allen was elected in place of Mr. Dickson.

Lawyers Title Insurance & Trust Company

CAPITAL AND SURPLUS $9,500,000
$5,000,000 added to surplus in last 18 years
160 Broadway, New York 188 Montague St., Brooklyn

RECEIVES DEPOSITS subject to check or on certificate, allowing interest thereon. Depository for moneys paid into Court and for money of bankrupt estates.

LENDS ON APPROVED STOCKS and Corporation Bonds as Collateral.

ACTS AS TRUSTEE, Guardian, Executor, Administrator, Assignee, or Receiver, Transfer Agent or Registrar of Stocks of Corporations. Takes Charge of Personal Securities.

OFFICERS:
EDWIN W. COGGESHALL, President and General Manager.
LOUIS V. BRIGHT, THORWALD STALLKNECHT, Vice-Presidents.
ARCHIBALD FORBES, Treasurer.
WALTER N. VAIL, Secretary.
DAVID B. OGDEN, Counsel.
HERBERT E. JACKSON, Comptroller.
LEWIS H. LOSEE, Asst. Genl. Manager.
U. CONDIT VARICK, ROBERT I. SMYTH, Asst. Treasurers.
GEORGE A. FLEURY, FREDERICK D. REED, Asst. Secretaries.

EXECUTIVE COMMITTEE
EDWIN W. COGGESHALL, Chairman.
GEORGE F. BUTTERWORTH, WILLIAM P. DIXON, JULIAN D. FAIRCHILD, HENRY GOLDMAN, PHILIP LEHMAN, JOHN T. LOCKMAN, HENRY MORGENTHAU, JAMES N. WALLACE, ALBERT H. WIGGIN

THE
STANDARD TRUST COMPANY
OF NEW YORK
25 Broad Street New York, N. Y.
Capital and Surplus, $2,400,000.

DIRECTORS
John T. Atterbury, Francis S. Bangs, William M. Barrett, Alexander H. De Haven, Samuel M. Felton, Pliny Fisk, William D. Guthrie, Fairfax Harrison, Gardiner M. Lane, William C. Lane, E. M. F. Miller, John G. McCullough, Charles L. Pack, John S. Phipps, Henry W. Putnam, Jr., Basil W. Rowe, William Salomon, Charles F. Smillie, John A. Spoor, Henry L. Sprague, Louis L. Stanton, Charles Steele, Frank K. Sturgis, Nathaniel Thayer.

OFFICERS
William C. Lane, President.
Frank K. Sturgis, 1st Vice President. William C. Cox, Vice President. Edward M. F. Miller, Treasurer.
Charles M. Billings, Secretary. E. Brainerd Bulkley, Ass't Secretary. Zelah Van Loan, Ass't Secretary.

INTEREST ALLOWED ON DEPOSITS SUBJECT TO CHEQUE
Acts as
Trustee of Corporation Mortgages. Fiscal Agent for Corporations and Individuals.
Transfer Agent and Registrar. Depositary under plans of reorganization.
Executor, Administrator, Guardian, Trustee, Receiver, Attorney, and Agent.

$150,000
Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co.
General Mortgage 6% Bonds of 1934

An underlying closed mortgage on part of the main line of the New York Central System to St. Louis. On June 1, 1914, they will become a first mortgage at the low rate of $8,245 per mile. Followed by securities having a present market value of over $72,000,000.

Price 125½ & interest, yielding 4.25%

Redmond & Co.
33 Pine St., New York
624 Fifth Ave., New York. 507 Chestnut St., Philadelphia.

SOUTHERN PACIFIC RAILROAD CO. First Refunding Mortgage Gold Bonds.

Notice is hereby given that pursuant to the provisions of Section 10, Article Fourth of the mortgage and deed of trust executed by this Company to The Equitable Trust Company of New York, as Trustee, dated January 3d, 1905, to secure its First Refunding Mortgage Gold Bonds, this Company has set apart out of the net income derived by it from the lines of railroad subject to the lien of said mortgage and deed of trust, the sum of $12,000, in the year 1910, in trust to be used to redeem said bonds; and that bonds will be redeemed therewith. Bids are hereby invited for the surrender of such bonds at prices to be named by the bidders to the amount of $12,435.32 in the sinking fund. Such bids should be presented to this Company at its office, 120 Broadway, in the City and State of New York, on or before the 1st day of February, 1911, at 12 o'clock noon, and should be endorsed "Bids for surrender of Southern Pacific Railroad Company's First Refunding Mortgage Gold Bonds."

Dated December 24, 1910.
SOUTHERN PACIFIC RAILROAD COMPANY,
By G. L. KING, Secretary.

NEW YORK REALTY OWNERS
FIFTEENTH YEAR.
ASSETS $3,000,000.
$100 GOLD BONDS 6% CONVERTIBLE BONDS 6.86%
WRITE FOR CIRCULAR E.
METROPOLITAN AGENCY, 489 5TH AV.

6% Short Term Bonds
DUE 1914
$100-$500-$1,000
ON IMPROVED BROOKLYN PROPERTY.
KINGS COUNTY MORTGAGE CO.,
185 MONTAGUE ST., BROOKLYN.

DIVIDENDS.

The Peoples Bank of the City of New York.

Dec. 22d, 1910.

One Hundred and Nineteenth Consecutive Semi-Annual Dividend.

The Board of Directors have this day declared a semi-annual dividend of Five Per Cent. and an extra dividend of 2½% out of the earnings of the past six months, payable on and after January 3d, 1911. The transfer books will be closed on the 24th inst. at 12 M. and reopened January 3d, 1911, at 10 o'clock A. M.

WILLIAM MILNE, Cashier.

UNITED TRACTION AND ELECTRIC COMPANY.

Jersey City, N. J., December 8, 1910.

A dividend of ONE AND ONE-QUARTER PER CENT. on the Capital Stock of this Company will be paid to the registered holders on the 2d day of January, 1911. Transfer books will be closed on the 13th inst., and will be re-opened January 3, 1911.

C. S. SWEETLAND, Treasurer.

COLUMBIA TRUST COMPANY.

New York, December 6th, 1910.

The Board of Directors have this day declared a quarterly dividend of Two Per Cent. on the Capital Stock of this Company, payable December 31st, 1910, to Stockholders of record at close of business December 27th, 1910.

The Transfer Books will not close.

L. W. WIGGIN, Secretary.

GARFIELD NATIONAL BANK, Fifth Avenue & Twenty-third St.,

New York, December 21, 1910.

At a meeting of the Board of Directors, held this day, a Quartely Dividend of THREE PER CENT. upon the Capital Stock of this bank was declared, payable, free of tax, on and after December 31, 1910.

The Transfer books will be closed until Tuesday, January 3, 1911.

W. L. DOUGLASS, Cashier.

ATLANTIC MUTUAL INSURANCE COMPANY, Atlantic Building, NOS. 49 AND 51 WALL STREET.

New York, Dec. 23, 1910.

The transfer books of this company will be closed from January 1st, 1911, to February 7th, 1911, inclusive.

G. STANTON FLOYD-JONES, Secretary.

MOUNT MORRIS BANK OF NEW YORK.

DIVIDEND NO. 44.

Dec. 14, 1910.

A quarterly dividend of THREE (3%) PER CENT. will be paid on Jan. 3, 1911, to stockholders of record Dec. 20, 1910. Transfer books will be closed at 3 P. M. on Dec. 20, 1910.

LINDLEY H. HILL, Cashier.

New York Mortgage & Security Co.,

135 Broadway, New York.

A quarterly dividend of three per cent. (3%) on the capital stock of the Company has been declared, payable January 4, 1911, to stockholders of record at the close of business on December 24, 1910.

CYRIL H. BURDETT, Secretary.

Dated New York, December 20, 1910.

Chicago, Memphis & Gulf R. R. Co.

Coupons of the First Mortgage 5% Gold bonds of the Chicago, Memphis & Gulf R. R. Co., due January 1, 1911, will be paid at and after maturity upon presentation at the office of the Bankers' Trust Company, No. 7 Wall St., New York City.

JOHN H. WATKINS, Vice Prest.

United States Realty & Improvement Co.

111 Broadway, New York, Dec. 28th, 1910.

The coupons on this company's Twenty-year Debenture 5% Bonds, due on January 1st next, will be paid on January 3d upon presentation at the company's office, Room 1,408, Trinity Building.

B. M. FELLOWS, Treasurer.

DIVIDENDS.

FOUNDED 1803

215th Consecutive Semi-Annual Dividend

THE MERCHANTS NATIONAL BANK of the City of New York.

Dec. 22, 1910.

The Board of Directors has this day declared a dividend of THREE AND ONE-HALF PER CENT. (3½%), free of tax, payable January 3, 1911, to stockholders of record at the close of business this day.

JOSEPH BYRNE, Cashier.

254th Consecutive Semi-Annual Dividend

ESTABLISHED 1784

The Bank of New York

National Banking Association

New York, Dec. 20th, 1910.

The Board of Directors have this day declared a semi-annual dividend of Seven (7%) per cent., payable on and after January 3rd, 1911.

The transfer books will remain closed from Dec. 23rd, 1910, to Jan. 3rd, 1911.

CHAS. OLNEY, Cashier.

209th DIVIDEND.

CHARTERED 1799.

BANK OF THE MANHATTAN COMPANY,

New York, December 19th, 1910.

The President and Directors of the Manhattan Company have declared a dividend of eight per cent., free from tax, out of the earnings of the last six months, payable on and after January 3rd, 1911, to stockholders of record at the close of business December 28th, 1910. Transfer books will remain closed until January 3rd, 1911.

D. H. PIERSON, Cashier.

E. W. BLISS COMPANY,

Borough of Brooklyn, N. Y., Dec. 28, 1910.

73d Consecutive Dividend.

The Directors of this company have this day declared a quarterly dividend of two and one-half per cent. (2½%) on the common stock and two per cent. (2%) on the preferred stock of the company, payable Jan. 3, 1911, to stockholders of record on Dec. 28.

Transfer books will be closed Dec. 29 to 31st, inclusive.

HOWARD C. SEAMAN, Secretary and Treasurer.

Aetna National Bank

Mattlage Building, Greenwich and Warren Streets.

New York, Dec. 27, 1910.

The Board of Directors has this day declared a quarterly dividend of 2 per cent. on the capital stock of this bank, payable on Jan. 3, 1911, to stockholders appearing of record on the books of said bank on this date.

E. V. CONNOLLY, Cashier.

Windsor Trust Company

Uptown Office, 5th Ave. & 47th St. Downtown Office, Nassau & Cedar Sts.

New York, December 28, 1910.

At a meeting of the Board of Directors of this Company, held to-day, the regular semi-annual dividend of Three Per Cent. was declared on the Capital Stock, payable December 29th, to stockholders of record of December 28th, 1910.

MARMADUKE TILDEN, Secretary.

COLUMBIA BANK,

507 Fifth Ave., near Forty-second St.

THE FORTY-FIFTH CONSECUTIVE DIVIDEND.

New York, Dec. 21, 1910.

The Board of Directors have this day declared a dividend of Six (6%) Per Cent., free of tax, out of the earnings of the past six months, payable on Jan. 1, 1911. The transfer books will remain closed until Jan. 3, 1911.

W. S. GRIFFITH, Cashier.

THE BANK OF AMERICA.

New York, December 20th, 1910.

The Board of Directors have to-day declared a semi-annual dividend of Thirteen (13) Per Cent., free of tax, payable January 3rd, 1911, to stockholders of record of this date.

The transfer books will remain closed until January 4th, 1911.

W. M. BENNET, Cashier.

The Fourth National Bank of the City of New York.

New York, Dec. 20, 1910.

The Board of Directors has this day declared a quarterly dividend of TWO PER CENT., free from tax, payable on and after Jan. 1st, proximo.

The transfer books will close at 3 P. M. this date, reopening Jan. 3, 1911.

DANIEL J. ROGERS, Cashier.

THE HANOVER NATIONAL BANK OF THE CITY OF NEW YORK.

New York, December 23, 1910.

The Board of Directors have this day declared a quarterly dividend of FOUR PER CENT., free of tax, payable on and after January 3d, 1911. The transfer books will remain closed until that date.

ELMER E. WHITTAKER, Cashier.

$3,000,000
Chicago, Rock Island & Pacific Railway Company
First and Refunding Mortgage 4% Bonds
Dated April 1, 1904 Due April 1, 1934
Legal Investment for Savings Banks and Trust Funds in New York State

The First and Refunding Mortgage 4s are secured either directly or through deposit of securities by a first lien on 1,155 miles of road, including the main line from St. Louis to Kansas City, and terminal properties in St. Paul and Minneapolis, and by a general lien on 5,682 miles of road.

The Chicago, Rock Island & Pacific Railway, together with its predecessor, has paid uninterrupted annual dividends for forty-eight years—since 1862.

Having sold the larger portion of these bonds we offer the unsold balance, subject to sale, at

89½ and interest, netting 4.75%

Complete Circular on Request

N. W. Harris & Company
BANKERS Pine Street Corner William NEW YORK

DIVIDENDS.

THE

Chatham National Bank

160TH DIVIDEND.

The Board of Directors has this day declared a quarterly dividend of four per cent. from the earnings of the past three months, and an extra dividend of four per cent. out of the earnings of the year, payable January 3d, 1911, to stockholders of record at close of business December 23d, 1910. Transfer books will be closed from the 24th to 31st inst., both inclusive.

W. H. STRAWN, Cashier.

New York, December 16th, 1910.

The German Exchange Bank

New York, Dec. 16th, 1910.

The Board of Directors have this day declared a Semi-Annual Dividend of TEN (10%) PER CENT., free from tax, payable on and after January 3d, 1911. The transfer books will remain closed from Dec. 17th, 1910, until January 3d, 1911, inclusive.

EDMUND F. SWANBERG, Cashier.

The National Butchers & Drovers' Bank.

New York, December 22d, 1910.

The Board of Directors of this Bank have this day declared a semi-annual dividend of three (3) per cent. free of tax, payable on and after January 3d, 1911. The transfer books will be closed from December 22d, 1910, until January 3d, 1911. WM. H. CHASE, Cashier.

East River National Bank.

New York, December 20, 1910.

A semi-annual dividend of Three Per Cent. has this day been declared by the Board of Directors of this Bank, payable on and after Tuesday, January 3, 1911. Transfer books will remain closed from this date until Thursday, January 5, 1911. Z. E. NEWELL, Cashier.

American Brake Shoe and Foundry Company.

The Board of Directors have this day declared the regular quarterly dividend of 1¾% on the preferred stock of this company, payable December 31, 1910, to stockholders of record December 16, 1910. Transfer books will not be closed. HENRY C. KNOX, Secretary.

Dated New York, Nov. 22d, 1910.

American Brake Shoe and Foundry Company.

The Board of Directors have this day declared the regular quarterly dividend of 1¾% on the common stock of this company, payable December 31, 1910, to stockholders of record December 16, 1910. Transfer books will not be closed. HENRY C. KNOX, Secretary.

Dated New York, Nov. 22d, 1910.

U. S. INDUSTRIAL ALCOHOL CO.

The regular quarterly dividend of 1¾% upon the Preferred Stock of this Company has been duly declared, payable January 15, 1911, to stockholders of record January 7, 1911.

Transfer books close January 7, 1911, and reopen January 16, 1911.

JAMES P. McGOVERN, Secretary.

INTERNATIONAL PAPER COMPANY.

A dividend of ONE-HALF of ONE PER CENT. on the Preferred Stock has been declared, payable January 16th, 1911, to preferred Stockholders of record at the close of business (3 P. M.) January 5th, 1911. Transfer books will remain open. Checks mailed.

E. W. HYDE, Secretary.

The Market and Fulton National Bank.

New York, December 20, 1910.

A QUARTERLY dividend of Three Per Cent. upon the capital stock of this bank has been declared, payable, free of tax, on and after January 3d, 1911. The transfer books will remain closed from December 24th, 1910, until January 3d, 1911. T. J. STEVENS, Cashier.

THE PLAZA BANK.

New York, December 7th, 1910.

A dividend of TEN (10) PER CENT. has this day been declared, payable on and after January 3d, 1911.

Transfer books close December 29th, 1910, and reopen January 4th, 1911.

E. M. CLARKE, Cashier.

CENTRAL UNION GAS COMPANY.

The coupons on the First Mortgage Bonds of this Company due January 1st, 1911, will be paid by H. B. Hollins & Co., 15 Wall St., New York City.

PHILIP J. SCHNEIDER, Treasurer.

December 28th, 1910.

SAVINGS BANKS.

United States Savings Bank

S. W. Cor. Madison Ave. and 58th St.

A DIVIDEND has been declared for the three or six months ending Dec. 31, 1910, at the rate of

FOUR PER CENT.

per annum on all accounts of $5 and upwards entitled thereto, payable Jan'y 16, 1911.

Deposits made on or before Jan. 13th will draw interest from Jan. 1st, 1911.

CHARLES N. TAINTOR, President.
JOHN HYSLOP, Treasurer.

Dry Dock Savings Institution

341 & 343 BOWERY, Cor. 3d St., New York.

The Trustees have declared a dividend for the six months ending December 31, 1910, on all deposits entitled thereto under the By-Laws, at the rate of THREE AND ONE-HALF per cent. per annum on all sums not exceeding THREE THOUSAND DOLLARS, payable on and after January 16, 1911.

Deposits made before January 10 will be entitled to interest from January 1, 1911.

ANDREW MILLS, President.
WM. F. PATTERSON, Treasurer.
CHARLES MIEHLING, Secretary.

The Bronx Savings Bank

TREMONT AND PARK AVES.

Interest at the rate of **4%** per annum. Credited Jan. 1. Payable Jan. 16. Money deposited on or before Jan. 10, 1911, will draw interest from Jan. 1, 1911.

WILLIAM B. AITKEN, President; F. BREVOORT ALLIN, Secretary; WILLIAM E. STEVENS, Treasurer.

EAST RIVER SAVINGS INSTITUTION.

280 BROADWAY, NEW YORK.

SURPLUS OVER 13%.

The 125th semi-annual dividend has been declared at the rate of

Four Per Cent.

per annum on all accounts entitled thereto, payable on and after Jan. 20th. Deposits made on or before Jan. 10th will draw interest from Jan. 1st, 1911.

D. S. RAMSAY, Pres. C. A. WHITNEY, Sec.

SAVINGS AND LOAN ASSOCIATION.

The Franklin Society

The Franklin Society announces the usual semi-annual cash dividend at the rate of Four and One-Half Per Cent. per annum on all accounts of $10 to $5,000. This is the Society's

44th Consecutive Dividend.

SECURITIES—First Mortgages on small dwellings in New York City and vicinity, non-speculative, non-fluctuating.

Bank Department Supervision.

Even a dollar will open an account. Thousands of investors, large and small. Payments up to and including Tuesday, Jan. 10th, earn from Jan. 1st.

SIMPLE MAILING SYSTEM.
Begin now, or write for Booklet A.
THE FRANKLIN SOCIETY
FOR HOME BUILDING AND SAVINGS
One Beekman St., cor. Park Row, New York

4½ PER CENT

The New York Times Annual Financial Review

January 8th

Fifteenth Year

Financial, commercial and industrial history of 1910 and outlook for 1911 by representative writers. Problems of importance discussed by authorities.

Shall the Federal Government Increase Its Control Over Corporations, or Shall the States Assert Their Powers?

Is It Wise to Have Public Control of the Output of Stocks and Bonds of Corporations?

Shall the Railroads Be Permitted to Increase Rates?

Monetary Reform.

The Rapid Development of Corporation Law.

Discriminatory Taxation of Large Incomes.

Financial Chronology of the past year, high and low quotations, range of prices for many years, declared dividends, development in commodities markets, situation in steel and copper, and real estate history and outlook.

Order The New York Times for January 8 in Advance

SAVINGS BANKS.

Established 1827 Corner Pierrepont and Clinton Streets

Brooklyn Savings Bank

DEPOSITS 46 MILLIONS

Surplus January 1, 1911, Over 5 Millions

Interest at the rate of

4 PER CENT PER ANNUM

will be credited to depositors with this bank January 1st next, on all sums entitled thereto (payable on and after January 20th.) Deposits made on or before January 10th will draw interest from January 1st.

BRYAN H. SMITH, President.
EDWIN P. MAYNARD, Comptroller.
LAURUS E. SUTTON, Cashier.

ASSETS
SIXTY-FIVE MILLIONS
SURPLUS JAN'Y 1, 1911,
OVER EIGHT MILLIONS

The Williamsburgh Savings Bank

Broadway and Driggs Ave., Brooklyn

December 5, 1910.

Notice is hereby given that on and after the Twentieth day of January, 1911, a Semi-Annual Interest at the rate of

FOUR PER CENT.

per annum will be paid to all depositors in this bank who on the First day of January, 1911, may be entitled thereto.

Money deposited on or before Jan'y 10, 1911, will draw interest from Jan'y 1.

Accounts can be opened by mail.

Send for booklet and full instructions.

E. B. TUTTLE, President.
WILLIAM F. BURNS, Cashier.
S. M. MEEKER, Secretary.
Bank Open Daily, 10 A. M. to 3 P. M.
On MONDAYS from 10 A. M. to 7 P. M.

EXCELSIOR SAVINGS BANK

The trustees have ordered interest credited to depositors entitled thereto under the by-laws, on January 1, 1911, at the rate of **4% PER ANNUM** on all sums of $5 and upward to $3,000, payable on and after January 16, 1911.

Deposits made before January 10 will draw interest from January 1, 1911.

Accounts can be opened by mail.

Booklet, "Banking by Mail," sent free.

WM. J. ROOME, President.
JOHN C. GRISWOLD, Secretary.

23RD ST. N.E. COR. 6TH AVE.

Metropolitan Savings Bank

1 and 3 THIRD AVE. (opp. Cooper Institute).

CHARTERED 1852.

115th DIVIDEND

New York, Dec. 13th, 1910.

INTEREST FOR THE HALF YEAR ENDING DEC. 31ST, 1910, at the rate of

Four Per Cent. Per Annum

will be credited to depositors entitled thereto under the by-laws of the bank on sums from $5 to $3,000.

INTEREST PAYABLE JANUARY 18th, 1911.

MONEY DEPOSITED on or before January 13th will draw interest from January 1st.

JONATHAN B. CURREY, President.
EDWARD SHERER, Secretary.

Dime Savings Bank of Brooklyn

Junction De Kalb Av. and Fulton St., Brooklyn, N. Y.

4%

An interest dividend at the rate of FOUR PER CENT. per annum for the six months ending December 31st, 1910, on all sums entitled thereto from $5 to $3,000, will be credited December 31st, 1910, and will be entered on the passbooks and paid January 20, 1911, or at any time thereafter.

Deposits made on or before January 10, 1911, will draw interest from January 1, 1911.

J. L. MARCELLUS, President.
RUSSELL S. WALKER, Treasurer.

SEAMEN'S BANK FOR SAVINGS

74 and 76 Wall Street.

THE TRUSTEES HAVE ORDERED THAT INTEREST be paid to depositors entitled thereto under the by-laws, and in accordance with the Savings Bank Law, for the six months ending Dec. 31st, 1910.

On accounts not exceeding three thousand dollars at the rate of FOUR PER CENT. per annum.

Payable on and after Monday, Jan. 16th, 1911.

DANIEL BARNES, President.
GEORGE M. HALSEY, Cashier.
WILLISTON H. BENEDICT, Secretary.

New York, Dec. 15th, 1910.

Deposits made on or before Jan. 10th will draw interest from Jan. 1st.

NEW YORK SAVINGS BANK

N. W. Cor. 14th St. and 8th Avenue.

Jan. 1, 1911, dividend at the rate of

FOUR PER CENT.

per annum on all sums from $5 to $3,000, entitled thereto under the by-laws.

DEPOSITS MADE ON OR BEFORE JAN. 10 WILL DRAW INTEREST FROM JAN. 1.

WILLIAM FELSINGER, President.
JAMES L. WANDLING, Treasurer.
ARCHIBALD M. PENTZ, Secretary.

CITIZENS' SAVINGS BANK

56 AND 58 BOWERY, COR. CANAL ST.

101ST SEMI-ANNUAL DIVIDEND.

The Trustees have ordered interest at the rate of THREE AND ONE-HALF (3½%) PER CENT. per annum to be paid to depositors on and after January 16th on all sums of $5 and up to $3,000 which have remained on deposit for the three or six months ending December 31st, 1910, in accordance with the by laws and rules of the bank. Money deposited on or before January 10th will draw interest from January 1st.

HENRY HASLER, President.
HENRY SAYLER, Secretary.
EMIL A. HUBER, Assistant Secretary.

FOR RAILWAY SAFETY.

Commission Calls Meeting of Operating Men of Suburban Lines.

ALBANY, Dec. 28.—The Public Service Commission has ordered a conference to be called of the General Managers, District Superintendents, train dispatchers, and master mechanics of the several interurban railroads in the State, to be held at Syracuse on Jan. 19 for discussing all questions in relation to the safety of operation of these railroad companies.

The attention of the commission has been called to a number of serious accidents on interurban railroads, (nearly all outside of the State of New York, but involving conditions existing in this State,) which accidents, so far as investigations have developed, were caused by defective methods of operation, defects in block signals, or violations of rules or orders.

The electrical expert of the commission, Charles R. Barnes, is preparing a programme of subjects, which will be assigned to various interurban electric railroad officials for discussion at this conference to the end that all necessary precautions shall be taken and improvements made to prevent such accidents as have occurred in other States.

NEW BANK FOR CHICAGO.

New York Money Said to be Back of Concern to Handle Insurance Funds.

Special to The New York Times.

CHICAGO, Dec. 28.—A new bank to handle the funds of the insurance underwriters is being organized by New York financiers, but the utmost secrecy is being observed as to their identity. The institution will have the support of several of the leading men in the insurance world and the patronage of nearly all insurance companies with branches or agencies in Chicago.

The plan came to light to-day, when ground was broken for an insurance building twenty-one stories high, the largest in Chicago and second largest office building in the world. When renting space was sought by financial interests it was learned that the first floor had been taken for the new bank.

THE UNITED SERVICE.

Special to The New York Times.

The Army.

WASHINGTON, Dec. 28.—The retirement of Col. J. B. Girard, Medical Corps, is announced.

Capt. J. P. Hopkins, Coast Artillery, detailed as member of the Examining Board at Fort Monroe, Va., during temporary absence of Capt. A. Hamilton, Coast Artillery.

First Lieut. M. B. Bowdish, Fifteenth Cavalry, to San Francisco and take transport Feb. 5 for Manila.

Col. L. L. Bruff, Ordnance, will make not to exceed one visit per month during January, February, and March to each of the following named places: the John A. Roebling's Sons Company, Trenton, N. J.; the Phoenix Iron Company, Phoenixville, Penn.; the Worth Brothers Company, Coatesville, Penn., and the Ball Steel Company, New Castle, Del., and not to exceed one visit per month during February and March to the works of the Carpenter Steel Company, Reading, Penn., to inspect material.

Capt. W. T. Bates, Twenty-seventh Infantry, detailed as member of the board to meet at Fort Logan, Col., for the mental and physical examination of candidates for the United States Military Academy, vice Capt. J. Baylies, Tenth Infantry, relieved.

Capt. V. E. Sweazey, Medical Corps, retirement announced.

Major W. P. Burnham, General Staff, and Capt. W. K. Jones, Paymaster, to Jefferson City, Mo., to read papers before the National Guard Association, State of Missouri.

Orders Dec. 17 directing Lieut. Col. J. S. Mallory, Eleventh Infantry, detailed in the Inspector General's Department, amended to direct him to proceed to San Antonio, Texas, for duty as Inspector General.

The following named officials of the Coast Artillery Corps will report to Major F. P. Reynolds, Medical Corps, President of the Examining Board, Fort Monroe, for examination for promotion: Capts. J. Wheeler, Jr., R. E. Callan, E. Lander, and C. H. McNeil.

The Navy.

Commissioned—Rear Admiral, A. Mertz; Commanders, J. B. Patton and C. A. Brand; Lieut. Commanders, I. F. Landis and D. C. Hanrahan; Ensign, T. J. Keleher; Madical Inspector, J. G. Field; Paymaster, F. T. Watrous; Passed Assistant Paymasters, J. J. Luchsinger, Jr., J. E. McDonald, and E. G. Morsell; Assistant Paymasters, S. Hempstone, H. W. Rusk, Jr., and H. C. Gwinne, and Chief Machinist, M. A. Thormahlen.

Lieut. W. H. Lassing and Ensign C. A. Schipfer to temporary duty on the Lancaster, navy yard, Philadelphia, connection crew of the Utah and duty on that vessel when commissioned.

Movements of Naval Vessels.

Arrived—Patapsco at navy yard, New York; Salem at Hampton Roads, Des Moines at Las Palmas, Brutus at New London, Yankton at Culebra, Ajax at Lambert Point, Hannibal at Guantanamo, and Tallahassee at Norfolk.

Sailed—Dubuque from Portsmouth, N. H., for New York; Solace from Pointe-a-Pitre, Guadeloupe, for La Guayra, and Princeton from Panama for Corinto.

TO-DAY'S COURT CALENDARS.

STATE.

SUPREME COURT—Special Term—Part I.—Page, J.—Litigated motions. 1—Buttenwieser v. Greenfest. 2—Hyland v. City of N Y. 4—Sullivan v. same. 5—Simon v. Frazer. 6—Humphries v. Humphries. 7—Osburg v. Osburg. 8—In re 1st Presbyterian Church. 9—Ducas v. Looren. 10—In re Posinsky. 11—O'Dair v. Miller. 12—Greenbaum v. Joline. 13—Simmons v. same. 14—Kealy v. same. 15—Metz v. same. 16—Spargur v. Spargur. 17—Zenatello v. Hammerstein. 18, 19—Dutcher v. Levett. 20—Bauch v. Grand Central Ice Cream Co. 21—Richards v. Richards. 22—Zenatello v. Hammerstein. 23—Tucker v. Elliott. 24—Schock v. 16 Hour Egg Co. 25—Leslie v. Lee. 26—Carney v. Tibbetts. 27—Roe v. Pioneer Fruit Co. 28—Danziger v. Gottlieb. 29—Hilton & Dodge Co v. Sizer & Co. 30—Echwege v. La Rue Co. 31—Reed v. Patching. 32—Rae v. Pioneer Fruit Co. 33—Von Hagen v. Canadian Consol Fruit Co. 34—Waldo v. N Y Herald Co. 35—Raymond v. Murray. 36—Levine v. Murray. 37—Dutcher v. Levett. 38—In re Spuyten Duyvil Road. 39—Hendricks v. Morrill. 40—Brodsky v. Bage. 41—Fischer v. Fischer. 42—Havick v. Havick. 43—Morlotte v. Quinlan. 44, 45, 46—In re Naughton. 47—Radloski v. Radloski. 48—Wynne v. Morris. 49—Smith v. City of N Y. 50—Wynne v. Morris. 51—Janofsky v. Taylor. 52—Horseley v. Mundheimer. 53—Van Rensselaer v. Dorsey. 54—Martin Co v. Cruikshank. 55—McClarty v. Giroux. 56—Mitchell v. Dunmore Realty Co. 57—Frankel v. Ebling Brew Co. 58—Moran v. Richmond. 59—Cohen v. Katz. 60—In re Hayes. 61—Petchaft v. Cohen. 62—Irwin v. Lenley. 63—Greenberg v. Stecher. 64—In re Toilettes Fashion Co. 65—Berry v. Zimmerman. 66—Godeffray v. Godeffray. 67—Sutherland v. Sutherland. 68—People v. Internat'l Graphaphone Co. 69—Prospect Ins Co v. Bedford Park Const Co. 70—In re Gorman. 71—Taylor v. Haft. 72—White v. White. 73—N Y Produce Exch Bank v. 12th Ward Bank. 74—Yacono v. Yacono. 75—McGuiness v. McAneny. 76—In re Mercantile Finance Co. 77—McGuiness v. McAneny. 78—Glover v. Nat Bank of Commerce. 79—Ransom v. Ransom. 80—Bowen v. Bowen. 81—Hall v. French-Am Wine Co. 82, 83—Kohn v. Pioneer Cut Glass Co. 84—In re Zingales. 85—Hauptmann v. City & Suburban. 86—Hochart v. Hochart. 87—Twohig v. Herrmann.

SUPREME COURT—Special Term—Part II.—Amend, J.—Ex parte business.

SURROGATES' COURT—Chambers—Thomas, S.—Estates of St. George Kempson, Patrick Harris, Charles A. Gardiner, Henry Bischoff, Dennis Cahill, Emil M. Berger, Ida Thomas, David Seaman, and Harriet B. Thornburgh. Wills for probate: Ambelia Little, William H. O'Donnell, James S. Dumas, Catherine Doherty, Roger J. O'Sullivan, Frank Flanagan, Maria L. Hall, Hugo Berger, Mary A. Knisella, Alfred H. Smith.

SUPREME COURT—Trial Term—Part I.—Criminal Term—Tompkins, J.—1—James McGarry. 2—Harry Schaefer. 3—Joseph Lowery. 4—Kate Smith.

Referees Appointed—New York.

SUPREME COURT—Amend, J.—Crescent Star Realty Co. v. Adler—John C. Hoenniger. McConihe v. Brandt—George Haas.

SUPREME COURT—Page, J.—Reis v. Hoadley—Robert J. Mahon.

Receivers Appointed—New York.

SUPREME COURT—Amend, J.—Adele Herold v. Edward Cladel—John F. O'Reilly. Adolph Altman v. Mountain Con. Co.—Philip Schindler.

SUPREME COURT—Page, J.—Reis v. Hoadley—Robert J. Mahon.

CITY COURT—McAvoy, J.—Sidney L. Josephthal v. Patrick A. Fogarty—Thomas W. Churchill. Moses Miller v. Kalman Levin—David C. Lewis.

Westchester County.

SUPREME COURT—Special Term—Keogh, J.—253—Dunn v. Lane. 254—Francis v. Meigham. 255—Perkins v. Whamond. 256—Village of Pelham v. West Lighting Co. 257—Stewart v. Stewart. 258—Pryer v. Pryer. 259—Monde v. Grande. 260—City Mount Vernon v. N. Y., N. H. & H. R. R. Co. 261—Fitzpatrick v. Rockett. 262—Wade v. Mathews and another. 263—Shuer v. Shuer. 264—Wade v. Mathews and another. 265—Phinney v. Phinney. 266—Harmon Park Co. v. Wade. 267—Central Electric Supply Co v. Roth, Inc.

Arrival of Buyers

Arriving and resident buyers may register in this column by telephoning 1000 Bryant.

Carson, Pirie, Scott & Co., Chicago, Ill.; W. E. Nesbitt, rugs and carpets; F. D. Crawford, hosiery and underwear; Mr. Shanley, hosiery; 115 Worth Street.

Bacon, J., & Sons, Louisville, Ky.; Mr. Hunaker, general merchandise; 214 Church Street.

Newberger, M. W., Chicago, Ill.; feathers, pillows, and cushions; 250 Broadway.

Krehubrink, L. H., Cincinnati, Ohio; H. G. Krehubrink, millinery; Hotel Albert.

Stern, I., & Co., Cleveland, Ohio; I. Stern, manufacturers of infants' cloaks, ladies' cloaks, suits, and skirts; Broadway Central Hotel.

Weisenberg-Guggenheim Company, Cleveland, Ohio; L. A. Weisenberg, knit goods; Herald Square Hotel.

Kaufman-Straus Company, Louisville, Ky.; H. Kaufman, laces and embroideries; 31 Union Square; Hotel Netherland.

Gamble-Desmond Company, New Haven, Conn.; E. O'Meare, dress goods, silks, and velvets; 129 West Twenty-seventh Street; St. Denis Hotel.

Dils Brothers & Co., Parkensburg, West Va.; J. M. Altman, draperies, carpets, wallpaper, and upholstery; Hotel Albert.

Horne, J., Company, Pittsburg, Penn.; R. W. Owens, trunks and bags; S. Barbour, ribbons, ladies' neckwear, and handkerchiefs; B. H. Stouffer, men's furnishing goods; Mr. Holcolm, general manager; 320 Church Street.

Rosenbaum Company, Pittsburg, Penn.; E. A. Rogers, domestics, dress goods, linens, linings, and flannels; 31 Union Square; Hotel Collingwood.

Whitner, C. K., & Co., Reading, Penn.; H. S. Umbenhauer, domestics, linings, flannels, and blankets; St. Denis Hotel.

Duffy, McInnerney Company, Rochester, N. Y.; J. E. Kelly, notions and toilet goods; 45 East Seventeenth Street; Hotel Victoria.

Barney, H. S., Company, Schenectady, N. Y.; H. A. Miller, flannels, blankets, ribbons, and gloves; C. E. Raymond, dress goods, silks, and velvets; 75 Spring Street; Park Avenue Hotel.

Bacon-Chappell Company, Syracuse, N. Y.; C. E. Teeple, cloaks, suits, and furs; 817 Broadway; Park Avenue Hotel.

Marcus, S., Worcester, Mass.; Miss E. A. Sullivan, cloaks and suits; 33 Union Square; St. Denis Hotel.

Gilchrist Company, The, Boston, Mass.; J. W. Kelly, trimmings, art goods, embroideries, and yarns; W. H. Mann, domestics, wash goods, and linens; 55 White Street.

Filenes, W., Sons Company, Boston, Mass.; L. Rivers, merchandise manager, (basement;) Miss K. Horan, negligee wear and kimonos; Miss J. Griffin, misses' waists and children's underwear; J. J. Kelley, misses' skirts, suits, and dresses; 4 West Twenty-second Street.

Stewart Dry Goods Co., Louisville, Ky.; L. H. eKilenny, domestics, linens, flannels, and blankets, 214 Church Street; Hotel Latham.

Heller, B. E., Co., Milwaukee, Wis.; B. E. Heller, millinery and suits; Hotel Algonquin.

Union Dry Goods Co., Macon, Ga.; W. J. Juhau, dry goods, notions, and furnishing goods; 114 Fifth Avenue; Hotel Bristol.

Bradshaw Brothers, Minneapolis, Minn.; F. Hirsch, hats; 621 Broadway; Hotel Cadillac.

Reid & Hughes Co., Norwich, Conn.; A. Sharp, cloaks, suits, and furs; 75 Spring Street; Hotel Navarre.

Smith & Murray, Springfield, Mass.; H. J. Donnelly, hosiery furnishing goods, laces, ribbons, and handkerchiefs; P. Murray, domestics, flannels, and linens; 55 White Street.

Edwards, E. W., & Son, Syracuse, N. Y.; W. P. Slattery, dress goods, silks, and velvets; Hotel Breztell.

Kaufmann Brothers, Pittsburg, Penn.; J. Baer, sporting goods and boys' clothing; 648 Broadway.

Hunter-Tuppen Co., Syracuse, N. Y.; D. A. Clark, domestics, flannels, blankets, and white goods; 36 West Twenty-fourth Street; Hotel Long Acre.

Goldenberg, M., Washington, D. C.; H. Grunnebaum, domestics, dress goods, silks, and white goods; Hotel Cadillac.

Wasson, H. P., & Co., Indianapolis, Ind.; L. O. Watson, laces, embroideries, and hosiery; Buyers' Association, 821 Broadway.

Herzfeld-Phillipson Company, Milwaukee, Wis.; P. Phillipson, jobs and dry goods; 31 Union Square.

Boggs & Buhl, Pittsburg, Penn.; R. H. Boggs, dry goods; 45 East Seventeenth Street.

Hicks-Fuller-Pierson Dry Goods Company, Sioux City, Iowa; F. C. Pierson, dry goods; 51 Leonard Street.

White, R. H., Company, Boston, Mass.; A. J. Levy, basement department; 41 Union Square.

Snellenburg, N., & Co., Philadelphia, Penn.; S. Silberman, linings, ribbons, and notions; C. Dillemuth, dress and wash goods; Mrs. Arnold, muslin underwear; 683 Broadway.

Meldrum, H. A., Company, Buffalo, N. Y.; P. Masterson, domestics, linens, flannels, and blankets; 320 Church Street.

Sheehan, Dean & Co., Elmira, N. Y.; Mr. Matthews, notions; E. Dean, general merchandise; 320 Church Street.

Elder & Johnston Company, Dayton, Ohio; E. Rust, domestics and white goods; J. W. Garden, flannels and blankets; 2 Walker Street.

Watt & Shand, Lancaster, Penn.; J. Shand, laces ribbons, and trimmnigs; 55 White Street.

Smith & Murray, Bridgeport, Conn.; T. Larkin, wash goods; 55 White Street.

Mitchell & Co., Haverhill, Mass.; F. J. Mitchell, domestics; N. C. Johnson, cloaks and suits; Hotel Seville.

Rogers, T. W., Company, Lynn, Mass.; A. H. Stiles, cloaks, suits, waists, and infants' wear; Hotel Seville.

Shepard-Norwell Company, Rochester, N. Y.; Miss M. McLaughlin, laces, handkerchiefs, and ladies' neckwear; 821 Broadway; Buyers' AAsociation; Hotel Seville.

Galland Brothers, Wilkesbarre, Penn.; G. Galland, muslin underwear; Hotel Imperial.

Bowman & Co., Harrisburg, Penn.; J. W. Bowman, toys; C. E. Bowman, dry goods; Hotel Imperial.

Watts Brothers' Company, Lynchburg, Va.; J. A. Watts, dry goods; 258 Church Street.

Broger, A. A., Baltimore, Md.; G. Snapper, carpets; Hotel Latham.

Levi, A., & Co., Schenectady, N. Y.; clothing; Hotel Grand.

Goldenberg, M., Washington, D. C.; M. H. Newmeyer, laces, handkerchiefs, gloves, and ribbons; Hotel Grand.

Leinbach & Co., Lancaster, Penn.; W. S. Leinbach, dry goods; Hotel Grand.

Boston Store, Chicago, Ill.; K. Trilling, clothing; 115 Fifth Avenue; Hotel Grand.

Hager & Brother, Lancaster, Penn.; E. E. Snyder, clothing; 41 Union Square; The Breslin.

Gimbel Brothers, Philadelphia, Penn.; Miss A. Guggenheim, umbrellas; J. J. Scannell, books; 821 Broadway; The Breslin.

Rosendale Company, Providence, R. I.; W. Rosendale, millinery; Hotel Flanders.

Gutman, Joel, & Co., Baltimore, Md.; Miss F. Reese, cloaks and suits; 79 Grand Street; The Breslin.

Tompkins-Coopernall Company, Utica, N. Y.; J. W. Tompkins, domestics; Hotel York.

Dives, Pomeroy & Stewart, Reading, Penn.; J. S. Saylor, dry goods; 2 Walker Street; Herald Square Hotel.

O'Callaghan Cloak Company, Boston, Mass.; R. D. Lidstone, cloaks and suits; Hotel Broztell.

Filene's, William, Sons, Company, Boston, Mass.; W. B. Warner, general merchandise; J. J. Kelly, misses' skirts and suits; Mr. Henderson, ready-to-wear clothing; Mr. Spear, children's dresses; 4 West Twenty-second Street.

Mitchell, F. L., Montpelier, Vt.; dry goods; Hotel Navarre.

Bacon, F. E., & Co., Rome, N. Y.; F. Shanley, dry goods; Hotel Navarre.

Clarke Brothers, Scranton, Penn.; C. L. Kresky, domestics and dress goods; Hoffman House.

Gutman, Joel & Co., Baltimore, Md.; L. K. Gutman, domestics and dress goods; 79 Grand Street; Hoffman House.

Long, Jonas, Sons, Wilkesbarre, Penn.; W. E. Smith, toilet goods, 817 Broadway; Hotel Victoria.

Cohen & Silverman, Baltimore, Md.; M. Silverman, clothing; Herald Square Hotel.

ROTHSCHILD BUILDING
Corner Leonard St. and West Broadway.
HEADQUARTERS FOR BUYERS.
Offices and Salesroom To Let, Including Shipping and Packing Facilities. Low Rents.

HYDEGRADE—HEATHERBLOOM—SATEEN
PETTICOATS
A GOLDBERG & BROS. 30 W. 21ST. N. Y.

TRAVELING MEN, experienced in selling muslin underwear, to handle a specialty line of princess slips and night gowns, to travel West, South, and Coast. "H. M." 208 Times Downtown.

WELL-ESTABLISHED FUR HOUSE making a specialty of foxes and wolves wishes to connect with experienced salesman who desires a good side line. N 148 Times.

WANTED, job ladies' or misses' silk dresses and waists, for cash; quantity no object. R. & G., 34 West 22d St.

Guide for Buyers.
Directory of Wholesale Merchants.
One line, 12 months, $116.80; 6 mos., $61.88; 3mos., $32.76; 1 mo., $11.40.

ADVERTISING NOVELTIES & SOUVENIRS
A. C. Bosselman & Co., 469 Broadway.
CROCHETED LACES.
N. Janneili, 324 East 14th St. (Imported.)
EGYPTIAN SCARFS. (Silver and Gold.)
R. A. Sawaya, 35 Broadway, Room 52.
HUMAN HAIR.
Milton Mayer, Importer, 87-89 University Place.
MANICURE SUPPLIES.
Lustr-ite, (Floridine Mfg. Co.,) 42 Franklin.
NECKWEAR Men's.
Berliner, Strauss & Meyer, 733, 735, 737 Broadway.

A. D. Russell in D. & H. Directorate.

The Directors of the Delaware & Hudson Company elected yesterday Archibald D. Russell a Director to fill the vacancy caused by the death of J. Rogers Maxwell. Mr. Russell is the son-in-law of Percy R. Pyne. The usual annual dividend of 9 per cent. for the year was declared on the company's stock, payable in quarterly installments of 2¼ per cent. on March 20, June 20, Sept. 20, and Dec. 20.

PENNA. COMPANY DIVIDEND.

Total for 1910 Now on 7 Per Cent. Basis—Larger Cash Outlay.

The Pennsylvania Company, the holding company for the lines of the Pennsylvania Railroad system west of Pittsburg, announced yesterday a dividend of 4 per cent. for the half year. In June a dividend of 3 per cent. was paid, making a total of 7 per cent. for this year. At this time last year a dividend of 5 per cent. was paid, making 8 per cent. for 1909, or 1 per cent. more than has been declared in 1910. This brings the company's dividends back to the figure declared in 1908 and 1907. In 1906 the dividends totaled 6 per cent., and in each of the two preceding years they amounted to 5 per cent.

All the stock of the Pennsylvania Company, increased last year from $60,000,000 to $80,000,000, is owned by the Pennsylvania Railroad. This reduction of 1 per cent. in the dividend compared with the 8 per cent. paid in 1909 is offset so far as the Pennsylvania Railroad's income is concerned by the fact that whereas 5 per cent. was paid a year ago on $60,000,000 equal to $3,000,000, 4 per cent. is now being paid on $80,000,000, equal to $3,200,000. Thus the Pennsylvania Railroad on the smaller dividend is receiving from the Pennsylvania Company more cash than it received in the dividend paid a year ago.

BIG CANADIAN BANK MERGER.

$50,000,000 Consolidation of Union and United Empire Soon to be Effected.

Special to The New York Times.

OTTAWA, Dec. 28.—Announcement is made here to-day of an important Canadian bank merger, which will be made effective immediately after the next meeting of the shareholders of the United Empire Bank, to be held in Toronto in a few days. The banks to be merged are the United Empire Bank and the Union Bank of Canada, and the proposed merger has already been approved by both Boards of Directors, whose decision will put the Union Bank of Canada a little higher in the front rank of Canadian banks. The combined assets will exceed $50,000,000.

The head office of the Union Bank is at Quebec, where it will take over all the assets and liabilities of the United Empire Bank. The Union Bank has 225 branches in Canada scattered all over Canada from Halifax to Prince Rupert, while the United Empire Bank has 20 branches in the Province of Ontario.

There is not duplication of branches except in Toronto.

HEADS CHEMICAL NATIONAL.

J. B. Martindale Promoted to the Presidency as W. H. Porter's Successor.

Joseph B. Martindale was promoted yesterday from the Vice Presidency to the Presidency of the Chemical National Bank. This action of the bank's Directors bears out the understanding in the financial district that they proposed to fill by promotion the vacancy caused by the retirement of William H. Porter from the Presidency of the Chemical National Bank to join the banking house of J. P. Morgan & Co.

Mr. Martindale was born in Brooklyn in 1862. He entered the service of the Chemical National as a clerk in 1878, and became an assistant cashier in 1902. He was elected Vice President and a Director in 1907.

Mr. Martindale's place as Vice President was filled by the election of Herbert K. Twitchell, who has been an assistant cashier of the Chemical National Bank for the last four years.

PLAN MONTREAL TERMINAL.

$30,000,000 Company There Would Tunnel the St. Lawrence River.

Special to The New York Times.

MONTREAL, Quebec, Dec. 28.—An application was made to the Board of Control to-day by the Montreal Central Terminus Company for leave to construct under its charter a great central railway terminal here. The scheme involves a tunnel under the St. Lawrence River, which would be used by the New York Central lines and the Delaware & Hudson, it is said. From the north and the west the terminal would be used by the Canadian Northern and the Grand Trunk systems.

Canadian Pacific Railway is not interested in the project. The company is capitalized at $30,000,000. The application was presented by C. L. Armstrong and J. M. Shanley, and it is said it will be vigorously opposed.

LAKE ERIE DIVIDEND PASSED.

None Declared on the Rutland Railroad's Preferred Stock Either.

After the meetings of the Lake Erie & Western and Rutland Railroad Directors yesterday it was announced that, in view of the need for improvements and the advisability of applying part of the earnings to this purpose, neither of these subsidiaries of the New York Central was in a position at this time to give consideration to the question of the payment of a dividend on its preferred stock.

The Rutland has not paid any dividend in the last few years, and no dividend has been paid on Lake Erie & Western preferred since 1908.

INDIAN COTTON FALLS SHORT

Receipts 300,000 Bales Behind Last Season and Much Uneasiness Felt.

BOMBAY, Dec. 28.—The cotton situation is causing some disquietude. The receipts to date are 300,000 bales behind last season. A total crop of only 2,500,000 bales is expected, against 3,200,000.

Local rates are relatively higher than the prices in the United States, but even at that the dealers are afraid to sell.

Seeks to Examine Smelters' Books.

The United Metals Selling Company, which is suing the American Smelting and Refining Company for $1,000,000, obtained yesterday from Supreme Court Justice Bischoff an order for the examination of the books of the defendant company during the period it alleges it paid the $1,000,000 on false representations of the defendant's production of copper. The plaintiff, which was the defendant's selling agent, charges that by false representations of production it was induced to take large amounts of copper when the market was falling rapidly.

New Securities Listed on Exchange.

The following securities were admitted to listing at the meeting of the Governing Committee of the Stock Exchange yesterday:

National Surety Company, $750,000 additional capital stock, making the total listed to date $1,500,000.

Tennessee Coal, Iron & Railroad Company, $2,710,000 additional general mortgage 5 per cent. coupon bonds, due 1951, making the total listed to date $7,082,000.

Lake Shore & Michigan Southern Railway Company, $8,827,000 additional 4 per cent. twenty-five-year bonds, due 1931, with authority to add, prior to July 1, 1911, $6,073,000 additional of said bonds on official notice of sale and delivery, making the total authorized to be listed $50,000,000.

$600,000 for Ann Arbor Equipment.

The Ann Arbor Railroad, it was announced yesterday, has sold to J. S. Bache & Co. $600,000 5 per cent. equipment trust notes, maturing in installments in from one to ten years. The proceeds will be used to pay for a new car ferry and also to provide new freight and passenger equipment, including locomotives. The traffic of the Ann Arbor, it is said, is showing up well, and the road's management feels the need of this additional equipment.

Objects to Incompetent's Lawyer.

James Black, husband of Louisa J. Black, pronounced incompetent by a commission this week, entered protest yesterday in the Supreme Court against the appointment of an attorney in the offices of Lord, Day & Lord, to be committee of her person and property. Counsel for Black suggested the name of James A. Brodie, a cousin, as a proper person to be appointed. Counsel also stated that Mrs. Black's mental and physical illness was the explanation of the separation of his client and the incompetent, of which he said too much had been made in the petition for a commission.

IRON AND STEEL NOTES.

No Developments Looked For Until After the Gary Dinner on Jan. 11.

The steel trade will get together again at one of the now famous Gary dinners on Jan. 11, according to The Iron Age, and it is not regarded as likely that any developments of importance will occur in the trade until the conferences which always follow Judge Gary's dinners are over. Commenting on the general situation in the trade The Iron Age says:

> Actual iron market developments of the closing week of the year relate to the basic departments of the industry rather than finished material. In the coke trade a number of contracts are reported, including one for 18,000 tons and one for 12,000 tons a month for the first half of next year, and one for 15,000 tons a month for the entire year.
>
> The Lake Superior ore situation has assumed importance in view of a recent meeting of producers and producer-consumers in connection with the proposal to maintain the 1910 price throughout 1911. The argument has been brought forward that consumers who buy all their ore in the market would be helped by such a policy in working off their stocks of high-priced ore, many of them having enough to last them for nearly a year.
>
> The pig iron market has grown even quieter in the last week. In the Chicago district local foundry iron interests have made fresh concessions to move accumulated iron. Southern irons must be sold below $11, Birmingham, to compete now in the Northwest.

The Iron Trade Review says:

> The year 1909 will long be remembered on account of the wonderful recovery from profound depression to great prosperity which took place without the violent fluctuations in prices that had characterized other periods. The year now closing will be recalled on account of the wholly unexpected and steady decline which followed a few weeks of great activity and splendid promise. It has been a year of creeping paralysis of trade. The decrease in business was not, however, so sudden as to prevent many companies from making a good showing on total business of the year.

In Memory of E. V. W. Rossiter.

The Directors of the New York Central received yesterday the report of the committee lately appointed to draft resolutions in memory of the late E. V. W. Rossiter, one of the Vice Presidents, who had been in the service of the company and its predecessors for fifty years. The Board adopted the memorial resolutions.

SECURITIES AT AUCTION.

The following securities were sold at auction yesterday at the Exchange Salesroom, 14 and 16 Vesey Street, Adrian H. Muller & Son, auctioneers:

BY ORDER OF EXECUTORS. ESTATE OF MARY L. MORRISON, DECEASED.

$1,000 Canada Southern Railway Company second mortgage 5 per cent. bond, due March, 1913, coupons March and September, accrued interest to be charged, 100⅞.

$1,000 Evansville & Terre Haute Railroad Company first consolidated mortgage 6 per cent. bond, due July, 1921, coupons January and July, accrued interest to be charged, 112⅝.

$1,000 Ulster & Delaware Railroad Company first consolidated mortgage 5 per cent. bond, due 1928, coupons June and December, accrued interest to be charged, 105½.

5 shares American Exchange National Bank, $100 each, 239¼.

4 shares Chatham National Bank, $25 each, 331.

10 shares Delaware & Hudson Company, $100 each, 162½.

BY ORDER OF TRUSTEE, ESTATE OF M. A. HUTCHINSON.

100 shares Cleveland & Pittsburg Railroad Company 7 per cent. guaranteed, $50 each, 168¼.

$1,000 Wabash Railroad second mortgage 5 per cent. bond, due 1939, interest February and August, accrued interest to be charged, 98½.

27 shares Utica Steam and Mohawk Valley Cotton Mills, $100 each, 165½.

BY ORDER OF EXECUTORS.

20 shares Ostrander Fire Brick Company, $100 each, 75 shares Tripler Liquid Air Company, $10 each, $21 lot.

BY ORDER OF ADMINISTRATORS.

$1,000 North Carolina Special Tax Bond United States Trust Company certificate of deposit, $5.

$3,000 Montana Coal and Coke Company first mortgage 6 per cent. bonds, due June, 1920, coupons June and December, December, 1907, and subsequent coupons attached except June, 1908, $30.

FOR ACCOUNT OF WHOM IT MAY CONCERN.

20 shares Lackawanna Steel Company, $100 each, 37.

$10,000 Standard Milling Company 5 per cent. bonds, due 1930, interest May and November, accrued interest to be charged, 87½.

$4,000 Chicago & Eastern Illinois Railroad consolidated mortgage 6 per cent. gold bonds, due October, 1934, interest April and October, accrued interest to be charged, 125¼.

$3,000 Chicago & Eastern Illinois Railroad Company first mortgage extension 6 per cent. bonds, due December, 1931, interest June and December, accrued interest to be charged, 124.

$3,000 Buffalo, Rochester & Pittsburg Railroad, Lincoln Park & Charlotte first mortgage 5 per cent. gold bonds, due January, 1939, interest January and July, accrued interest to be charged, 111½.

8,000 shares Colville Mining and Smelting Company, $10 lot.

4,000 shares Colville Mining and Smelting Company, $10 lot.

135 shares First National Bank of Paint Rock, Texas, $20 lot.

499 shares Miller Mining Company, fully paid and non-assessable, $100 each, $50 lot.

900 shares United Copper Company preferred, $100 each, 8.

20 shares Aeolian-Weber Piano and Pianola Company preferred, $100 each, 87.

$10,000 Sturtyvant Realty Company third mortgage bonds, secured by mortgage on property on Central Park West and Ninety-third Street, serial numbers from 1 to 20, $500 each, $50 lot.

114 shares Orr Company preferred, $10 each, $7 lot.

938 shares Orr Company common, $10 each, $7 lot.

800 shares Northwestern Commercial Company, 61.

$670,000 National Telephone Corporation 5 per cent. first mortgage and collateral trust gold bonds, due July 1, 1959, 5.

$9,000 United Traction and Electric Company, Providence & Pawtucket issue first mortgage 5 per cent. bonds, due March, 1933, interest March and September, accrued interest to be charged, 104¼.

$17,500 Bristol Gas and Electric Company first mortgage 5 per cent. bonds, due July, 1939, 40.

Junior interest of $3,000 in a first mortgage of $26,000, interest 6 per cent., on premises south side of 149th Street, 175 feet west of Seventh Avenue, hypothecated, $175 lot.

MINING STOCK QUOTATIONS.

Special to The New York Times.

SAN FRANCISCO, Dec. 28.—The official closing quotations for mining stocks to-day were as follows:

Andes	.04	Justice	.03
Belcher	.36	Mexican	.70
Bullion	.05	Occidental Con	.41
Caledonia	.27	Ophir	1.20
Chollar	.15	Overman	.25
Confidence	.40	Savage	.09
Con. Cal. & Va.	.70	Seg Belcher	.07
Con. Imperial	.02	Sierra Nevada	.12
Crown Point	.34	Union Con	.24
Gould & Curry	.13	Utah Con	.02
Hale & Norcross	.15	Yellow Jacket	.85
Julia	.03		

Silver bars, 53¾; Mexican dollars, 47½@50; drafts, sight, 4@5 per cent. premium; telegraph, 6@7½ per cent. premium.

TONOPAH.			
Belmont	4.6	Combination Fract.	.15
Jim Butler	[illegible]	Crackerjack	.01
McNamara	.1	Goldfield Con. M.	8.35
Midway	.1	Great Bend	.01
Montana	.8	Jumbo Extension	.24
North Star	.0	Lone Star	.03
Tonopah Extension	.27	Red Hills	.02
West End	.53	St. Ives	.15
		Silver Pick	.05
GOLDFIELD.		BULLFROG.	
Atlanta	.13	Bullfrog Nat. B.	.01
Blue Bell	.02	Tramps Cons.	.02

METAL MARKET REPORTS.

Yesterday on the Metal Exchange copper was quoted weak at a decline of about ⅛c. Tin was firm. Lead and spelter were unchanged.

The closing bid and asked prices follow:

	Wednesday.		Tuesday.	
Standard Copper.	Bid.	Asked.	Bid.	Asked.
Spot	12.05	12.15	12.15	12.25
December	12.05	12.15	12.15	12.25
January	12.05	12.20	12.15	12.25
February	12.05	12.20	12.15	12.30
Lead	4.45	4.55	4.45	4.55
Spelter	5.55	5.65	5.55	5.65
Tin	38.25	38.75	38.00	38.50

On the Metal Exchange in London yesterday the transactions in spot and future deliveries of copper and pig tin were as noted in the following table. These prices are the closing figures for the day and compare with the prices of Friday:

	Wednesday.			Friday.		
	£	s	d	£	s	d
Copper, spot	56	0	0	56	12	6
Copper, futures	56	15	0	56	7	6
Pig tin, spot	175	7	6	174	7	6
Pig tin, futures	175	10	0	174	17	6

The market ended steady. Spanish pig lead was steady and unchanged at £13 3s 9d. Cleveland warrants were quoted at 49s 10½d. Spelter steady at £23 17s 6d.

THE TREASURY STATEMENT.

Special to The New York Times.

WASHINGTON, Dec. 28.—The Treasury statement issued to-day gives receipts and expenditures for yesterday as follows:

	Dec. 27.	Month.	Fiscal year.
Receipts, cust.	$512,833	$22,638,556	$157,329,886
Internal rev...	410,205	22,682,640	146,509,163
Corp. tax	323	32,489	6,297,443
Miscellan	62,044	3,477,947	22,203,541
Total receipts	985,407	48,831,634	332,340,035
Expenditures	2,136,274	47,990,766	340,260,421
Surplus	*1,150,867	840,867	*7,920,386

*Deficit.

COMMODITIES MARKETS.

WHEAT.—There was a small net gain in the wheat market yesterday, with a steady close. Trade was very limited in all markets, and the developments were not of a character to disturb the market movement either for or against values. A little buying stimulus was given early by the steadiness of the cables, which were stronger on the Argentina news and on some reduction in offerings on account of the official estimate of a wheat crop as less than last year. There was also a good decrease in the European visible, 3,300,000 bushels, and there were some complaints regarding the crops from Germany, France, and England. There was not, however, sufficient stimulus in the information to have much influence. The American visible supply showed 537,000 bushels increase east of the Rockies, with 197,000 bushels decrease in Canada. The total decrease was 3,960,000 bushels in the world's visible, following a decrease of 2,078,000 bushels the previous week, compared with an increase of 831,000 bushels last year. The world's visible supply is 186,819,000 bushels, against 132,792,000 bushels last year. The American visible is 76,519,000 bushels, or, in round numbers, 21,000,000 bushels more than a year ago, while the European visible is 33,000,000 bushels more than a year ago. The weather reports showed some rain at Kansas City and in the Central West, but there was no rain apparently in Oklahoma or in Central or Western Kansas, and the prediction was for fair weather. At the West the congested condition of the wheat market tends to restrict operations, and creates apprehension of manipulation. There were no sales reported for export. Cash No. 2 red quoted at 98c, in elevator, and 97½c, free on board, afloat, for export; No. 2 hard, $1.02⅛; No. 1 Northern, Spring, $1.18⅝; No. 1 Northern, Manitoba, $1.03¾.

CORN.—The market was very quiet, and showed but slight net change. Buying was affected to some extent by the unsettled weather in the Central West, which would interfere with the movement from first hands, and also affect the quality of the corn moving. As a result in part of the holidays receipts have been smaller the past week at the West, but this has been offset by a corresponding decrease in shipments from the interior. Cash corn continues in good demand for distribution, but Bradstreet's visible showed an increase of 1,969,000 bushels for the past week, compared with 1,142,000 bushels increase the previous week. The total visible, however, is only 6,433,000 bushels, against 11,471,000 bushels last year. No export sales reported. Cash No. 2, Western, quoted at 52½c, free on board, afloat, for export.

OATS.—There was a quiet and slightly dull market in oats. Demand was limited, and moderate hedging sales affected prices. Receipts were rather large at the West, and there seemed to be some little pressure from cash interests. The visible showed an increase of 349,000 bushels, following an increase of 1,288,000 bushels the previous week. The present visible is 29,381,000 bushels, against 20,063,000 bushels a year ago. Cash standards quoted at 38½c; No. 2 white, 39c, and No. 3 white, 38c.

PROVISIONS.—There was a nervous, unsettled market in hog products, with prices showing material weakness, due apparently to an elimination of the short interest by the recent advance, while the higher prices for spot product have tended to restrict the demand. Hogs were steadier, with receipts somewhat under expectations.

NEW YORK FUTURE MARKET.

	High.	Low.	Close.	Prev. Close.
Wheat—				
December	97⅝	97⅜	97⅝	97⅜
May	$1.02⅛	$1.01⅞	$1.01⅞	$1.01⅞
July	1.00⅛	99⅞	99⅞	99⅞
Corn—				
December	..	..	57	57⅞
May	..	..	55⅜	55⅜
Oats—				
December	..	..	38¼	38¼
January	..	..	38⅞	38½
May	..	..	39⅛	40
July	..	..	39⅜	39⅜
Lard—				
Spot	..	..	10.65@11.00	11.00
December	..	..	10.65@11.25	11.00
January	..	..	10.70@10.80	11.00
February	10.70	10.70	10.60@10.70	10.80
March	..	..	10.50@10.65	10.60
April	..	..	10.50@10.65	10.60
May	..	..	10.45@10.50	10.60

CHICAGO FUTURE MARKET.

	High.	Low.	Close.	Prev. Close.
Wheat—				
December	92¼	91⅝	92¼	91⅝
May	96⅛	95⅜	96⅛	95⅝
July	93⅛	92⅝	92⅞	93
Corn—				
December	47⅛	46⅝	46¾	46⅞
May	48	47⅜	47⅜	47⅞
July	48⅜	48⅛	48⅛	48⅜
September	49⅛	49⅛	49⅛	..
Oats—				
December	31¼	31	31	31⅜
May	34⅛	33¾	33⅞	34
July	34⅛	33⅞	33⅞	34
September	33⅛	32⅞	32⅞	..
Lard—				
January	10.65	10.40	10.40	10.70
May	10.32½	10.07½	10.07½	10.35
Ribs—				
January	10.35	10.20	10.27½	10.45
May	9.90	9.70	9.70	9.92½
Pork—				
January	19.60	19.25	19.45	19.70
May	18.92½	18.50	18.55	18.92½

COTTONSEED OIL.

A slightly lower range of values prevailed during yesterday's session, with the same accounted for mainly by the fact that demand was extremely quiet. Pressure, however, was also light, and there is still little disposition to sell future, while crude oil is approximately 1½c a gallon above contract prices. On the other hand, however, sentiment does not generally favor a higher market with professional operators indisposed to take to the buying side, possibly influenced by the weakness of lard and unsettlement in cotton circles. Yesterday was last delivery day for December contracts, and the month passed without unusual developments, although it must be said that deliveries were extremely light for this season of the year.

SALES AND RANGE.

	High.	Low.	Close.	Prev. Close.
Spot	..	..	7.30@7.48	7.40
December	7.40	7.40	7.40@7.42	7.40
January	7.29	7.28	7.29@7.32	7.28
February	..	..	7.30@7.32	7.28
March	7.34	7.33	7.33@7.34	7.34
April	..	..	7.35@7.39	7.35
May	7.40	7.38	7.38@7.40	7.40
July	7.44	7.44	7.43@7.46	7.46

COTTON.

The selling movement of Tuesday was continued at the outset yesterday with increased vigor, and as a result the market touched levels approximately ½c a pound below the high of the season made during the current month. Selling was quite general for scattered longs and the decline was precipitated by the uncovering of stop loss orders. Good support, however, made its appearance at prices bordering on the 15c level, with offerings gradually absorbed and a slowly hardening tendency witnessed, under which practically the entire loss was recovered.

Liverpool market, after a prolonged holiday, sent cables a trifle better than anticipated, although their decline was large enough to create unfavorable comment inasmuch as bullish advices received from that centre are extremely plentiful, specifically pertaining to trade conditions in Manchester. The decline in prices in the local market was accompanied with numerous dispatches from the South, reiterating claims of the previous day, that the amount of ginning for this period will be surprisingly heavy, as compared with earlier expectations. There was also a report credited to a prominent Southern authority stating that bolls which had been recently discarded owing to previous cold weather were reopening and yielding cotton. These advices referred mainly to the plant in the Memphis district, although other bearish dispatches came from Arkansas and Mississippi.

The buying, however, was of a persistent character, led by spot interests and the local bull crowd, and although professionals were rather bearish and inclined to hammer values, their efforts were unavailing. Bears were pointing to the liberal movement and the approach of January notice day as factors that would in all probability cause unsettlement, but on the other hand exports continue large and predictions are for a diminution in the receipts. The general disposition of the public, in the meanwhile, is to refrain from active participation in trading, awaiting possibly the ginning report to be issued on Jan. 10. The attitude of the bull leaders in face of domestic trade conditions is also a factor that a general outsider is not able to reconcile himself to at the moment. Southern spot markets were unchanged to ⅛ lower, and reports stating that they were not following our decline was a factor toward the afternoon rally. New York spot cotton was quiet, unchanged from the previous close, with middling uplands quoted at 14.95.

	High.	Low.	Close.	Prev. Close.
December	14.60	14.52	14.58@14.60	14.63
January	14.62	14.51	14.60@14.61	14.64
February	14.74	14.74	14.79@14.81	14.80
March	14.95	14.79	14.94@14.95	14.96
April	..	..	15.03@15.05	15.05
May	15.14	14.95	15.12@15.13	15.13
June	..	..	15.16@15.17	15.16
July	15.17	14.95	15.16@15.17	15.16
August	14.85	14.62	14.85@14.87	14.85
October	13.50	13.42	13.50@13.51	13.54

The market closed steady at unchanged to 5 decline.

COFFEE.

Coffee showed a steadier tone during the greater part of the day, in the face of disappointing cables. The close was barely steady at 3 points decline to 2 points advance. Sales amounted to 66,250 bags. Havre was ¼f higher for December and ¼f higher for the other positions, while Hamburg was unchanged to ¼ pfennig advance. Rio was firm at an advance of 175 reis, while Santos was steady at 50 reis higher.

Spot coffee inactive and unchanged, 13½c for Rio No. 7.

Closing prices follow:

	High.	Low.	Close.	Prev. Close.
December	11.10	11.05	11.05@11.10	11.05
January	11.08	11.07	11.06@11.07	11.07
February	11.18	11.18	11.14@11.15	11.13
March	11.23	11.15	11.19@11.20	11.17
April	..	..	11.13@11.15	11.12
May	11.10	11.08	11.07@11.08	11.05
June	..	..	10.99@11.01	10.98
July	11.00	10.95	10.90@10.93	10.98
August	..	..	10.86@10.87	10.85
September	10.84	10.82	10.79@10.80	10.78
October	..	..	10.69@10.70	10.71
November	10.70	10.70	10.66@10.68	10.68

BOSTON STOCK MARKET.

Special to The New York Times.

BOSTON, Dec. 28.—Trading in the local market was quiet to-day. There appeared to be a fairly good demand for Superior & Pittsburg and Greene-Cananea, each of which advanced a small fraction. The undertone in the general list was steady.

Sales.		High.	Low.	Last.
	BONDS.			
10,000	Am. Agr. Chem. 5s	102¼	102¼	102¼
3,000	Am. T. & T. 4s	90⅜	90⅜	90⅜
3,000	Copper Range 5s	98	98	98
6,200	N.Y.,N.H.&H. cv.6s	133⅜	132⅞	133⅜
	RAILROADS.			
7	Boston Elevated	128½	128	128½
95	Boston & Albany	224	224	224
33	Boston & Maine	125	124	124
17	Boston & Prov.	296	296	296
31	Bos. & Worcester pf.	39	30	39
33	Fitchburg pf.	129	129	129
6	Mass. Elec.	18	18	18
1	Mass. Elec. pf.	85¼	85¼	85¼
10	Northern Pacific	115	115	115
160	N. Y., N. H. & H.	151½	151	151
120	N. Y., N. H. & H. sub. 50 p. c. pd.	147½	147½	147½
2	Old Colony	189	189	189
65	Union Pacific	168¾	168⅜	168⅜
2	Vermont & Mass.	157½	157½	157½
165	West End	91	91	91
25	West End pf.	101	100½	100¾
	TELEPHONES.			
630	American	142½	141¼	142¾
300	Mexican	4½	4	4½
18	New England	138	138	138
20	Western	17	17	17
10	Western pf.	91¼	91¼	91¼
	MISCELLANEOUS.			
120	Am. Agr. Chem. pf.	99	98¾	98¾
155	Am. Pneu. Service	4⅝	4¼	4¼
23	Am. Sugar Ref.	114¾	114¼	114¾
34	Am. Sugar Ref. pf.	113	113	113
100	Am. Woolen pf.	91¼	90½	91
100	East Boston Land	8	7⅞	8
100	Eastern S. S.	81¼	81¼	81¼
59	Edison	286	285	285
129	General Electric	152	151¼	151½
1,015	Massachusetts Gas	88	87	87
50	Mass. Gas pf.	94¼	94	94
15	Mergenthaler	212½	212½	212½
91	Pullman	159	158½	158½
1	Reece Buttonhole	12	12	12
6	Seattle Elec. pf.	102	102	102
26	Swift	100¼	100	100
100	Torrington Class A	36	36	36
18	United Fruit	192	191	191
125	United Shoe Mach.	55¼	55	55
150	Unit. Shoe Mach. pf.	28½	28¼	28½
2,650	U. S. Steel	71⅝	70⅝	71¼
11	U. S. Steel pf.	116⅞	116½	116½
	MINING.			
120	Algomah	8¼	8	8
30	Allouez	39	38	38
1,125	Amalgamated	61¾	60¾	61½
105	Am. Zinc	26	25½	26
135	Arcadian	3½	3½	3½
65	Arizona Com.	13¾	13½	13¾
75	Boston Corbin	12	11½	12
310	Butte Coalition	18¼	17¾	18
10	Butte Balaklala	6	6	6
10	Calumet & Arizona	47¾	47¾	47¾
11	Calumet & Hecla	550	540	540
15	Centennial	16	16	16
40	Copper Range	66¾	66¾	66¾
40	Daly-West	3¼	3¼	3¼
75	Eastern Butte	11⅝	11½	11⅝
595	Giroux	6⅞	6¾	6⅞
25	Granby	37	37	37
920	Greene-Cananea	7	6⅞	7
35	Hancock	20¼	20¼	20¼
15	Helvetia	1⅞	1⅞	1⅞
15	Indiana	11½	11½	11½
5	Island Creek Coal	38	38	38
35	Isle Royale	17	16¾	16¾
5	Kerr Lake	6⅞	6⅞	6⅞
735	Lake	33¼	32½	33
192	La Salle	7	6¾	6¾
100	Mass.	7¼	7⅛	7¼
5	Miami	19¼	19¼	19¼
525	Nevada	18½	18⅜	18½
2	Nipissing	11	11	11
825	North Butte	27½	26⅞	27¼
50	Old Dominion	38	37	38
25	Parrot	11	11	11
60	Quincy	70	70	70
20	Ray Consolidated	18¼	18¼	18¼
110	Shannon	11½	11	11¼
235	Shattuck & Ariz.	23	22½	22¾
5	St. Mary's Land	50½	50½	50½
115	Superior	40¾	40½	40¾
135	Superior & Boston	5⅝	5½	5⅝
1,035	Sup. & Pittsburg	14¼	14	14¼
90	South Utah	1⅛	1	1⅛
110	Tamarack	51	50	50
2	Trinity	5	5	5
80	U. S. Smelting	34¾	34¼	34¼
6	U. S. Smelting pf.	47½	47½	47½
150	Utah Apex	2½	2⅜	2½
35	Utah Consolidated	13	13	13
5	Utah Copper	44⅛	44⅛	44⅛
53	Wolverine	117	115	117

CHICAGO STOCK MARKET.

Special to The New York Times.

CHICAGO, Dec. 28.—Chicago Railways participation certificates, Series 2, were exceedingly active to-day, and although the volume of business was large, the demand brought considerable realizing on any advance and caused prices to fluctuate nervously. Chicago Pneumatic Tool and Sears-Roebuck common picked up substantial fractions on moderate trading. Sears-Roebuck at the end of the day was one point above the previous close.

Sales.		High.	Low.	Last.
50	American Can	8⅝	8⅝	8⅝
50	American Can pf.	76	76	76
10	Booth Fisheries	40	40	40
205	Chicago Pneu. Tool	41¼	41	41¼
1,22	Chicago Rys., Ser. 2	26¼	25¼	25¾
15	Chicago Rys., Ser. 3	11	11	11
250	Chicago Subway	4½	4	4½
4,492	Diamond Match rts.	5	3	5
68	Diamond Match	93½	93¼	93¼
50	Illinois Brick	66	66	66
10	McCrum-Howell	67	67	67
423	Metropolitan Elev.	21¼	21	21¼
20	People's Gas	105⅜	105⅜	105⅜
2	Quaker Oats pf.	103	103	103
540	Sears-Roebuck	181⅝	180⅞	181
60	United Boxboard	6⅝	6½	6⅝
	BONDS.			
$6,000	Booth F. deb. 5s, 1924	89	89	89
5,000	Chicago Rys. 4s, A.	89⅝	89⅝	89⅝
2,000	Chicago Rys. 1st 5s	97¼	97¼	97¼
3,000	Chicago City Ry. 5s	102¼	102¼	102¼
1,000	Com. Edison 5s	100⅞	100⅞	100⅞
1,000	Met. Elev. gold 4s	81½	81½	81½

COLORADO MINING STOCKS.

Special to The New York Times.

COLORADO SPRINGS, Dec. 28.—Following were the closing quotations on the local Exchange to-day:

	Bid.	Asked.		Bid.	Asked.
Dr. Jackpot	8¼	9⅝	Jackpot	9	10
Elkton	73½	75	McKinney	49	50
El Paso	85	86	Old Gold	4⅛	4¾
Findlay	6½	9½	Portland	108	115
Gold Dollar	12	13½	Vindicator	91⅞	92¾
Isabella	18¼	18½	Jen. Samp.	10½	12½

MEETINGS AND ELECTIONS.

A SPECIAL MEETING OF THE STOCKholders of MORSE & ROGERS, a corporation, will be held on the 12th day of January, 1911, at one o'clock in the afternoon, at the offices of such corporation, at No. 138 Duane Street, Borough of Manhattan, City of New York, for the purpose of voting upon a proposition to increase the capital stock of such corporation from eight hundred and fifty thousand dollars ($850,000,) consisting of eighty-five hundred (8,500) shares of the par value of one hundred dollars ($100.00) each, of which five thousand (5,000) shares is preferred stock and thirty-five hundred (3,500) shares is common stock, to one million dollars ($1,000,000,) to consist of ten thousand (10,000) shares of the par value of one hundred dollars ($100.00) each, of which sixty-five hundred (6,500) shares shall be preferred stock and thirty-five hundred (3,500) shares shall be common stock, the rights attached to the two classes of stock to be as follows, to wit: The preferred stock shall be entitled to the following preferences and dividends, viz., in case of a dissolution of the corporation the preferred stockholders shall be paid par in full for their stock before any dividend is paid upon the common stock; the preferred stockholders shall also be entitled to a dividend of seven per cent. per annum each year, before any dividend is declared upon the common stock, the preference to be determined by the earnings of each year, and if in any year the earnings are not sufficient to pay such dividends upon the preferred stock, then the same shall be made up out of the earnings of the subsequent years before any dividend shall be declared upon the common stock. The common stock shall be entitled to all dividends and earnings after the dividends on the preferred stock are paid as hereinbefore provided.

Dated New York, December 27th, 1910.

DANIEL P. MORSE, President.
CHARLES W. TERHUNE, Secretary.
DANIEL P. MORSE,
HENRY S. HIGGINS,
CHARLES W. TERHUNE,
ARTHUR E. PATTISON,
Majority of Board of Directors.

INTERBOROUGH-METROPOLITAN Co.

Notice is hereby given that the annual meeting of the stockholders of the Interborough-Metropolitan Company will be held at the principal office of the Company, No. 165 Broadway, in the Borough of Manhattan, in the City of New York, on the 17th day of January, 1911, at eleven o'clock in the forenoon, for the purpose of electing seven Directors for a term of three years, or until the election and qualification of their successors, and two Inspectors of Election to serve until the close of the next annual meeting, and for the transaction of such other business as may properly come before the meeting.

H. M. FISHER, Secretary.
Dated New York, December 29th, 1910.

THE MUTUAL BANK,
New York, December 17, 1910.

The annual meeting of the stockholders of this bank for the election of Directors and the transaction of such other business as may come before the meeting, will be held at the Banking House, 43, 45, 47 West 32d St., on Tuesday, the 10th day of January, 1911, between the hours of 3 and 4 P. M.

At this meeting a resolution will be voted upon under Section 50 of the Banking law, fixing the number of Directors at 15.

HUGH N. KIRKLAND, Cashier.

WESTCHESTER AVENUE BANK.

The annual meeting of the Stockholders of this Bank, for the election of Directors and for the transaction of such other business as may properly be brought before the meeting, will be held at the office of the Bank, 1,060 Southern Boulevard, New York, on January 10th, 1911, at three o'clock in the afternoon.

FRANK D. PITKIN, Cashier.

MEETINGS AND ELECTIONS.

NATIONAL BANK OF COMMERCE IN NEW YORK.
Notice of Annual Meeting.
31 Nassau Street,
New York, December 10, 1910.

To the Shareholders of the National Bank of Commerce in New York:

Notice is hereby given that the regular annual meeting of the Shareholders of the National Bank of Commerce in New York for the election of Directors to serve the ensuing year will be held at its Banking House, No. 31 Nassau Street, Borough of Manhattan, New York City, New York, on Tuesday, the 10th day of January, 1911, at 12 o'clock noon, on said date.

The polls will be open from 12 o'clock noon till 1 P. M.

By order of the Board of Directors.
NEILSON OLCOTT, Cashier.

The Century Bank of the City of New York.
New York, December 21, 1910.

The annual meeting of the stockholders of The Century Bank of the City of New York, for the election of Directors and the transaction of such other business as may be brought before it, will be held at the main office of the bank, No. 135 Fifth Avenue, Borough of Manhattan, City of New York, on Tuesday, January 10th, 1911, at ten A. M. The polls will be opened from ten A. M. to eleven A. M. The question whether or not the number of Directors of the bank shall be increased, and if so to what number, will also be submitted to the stockholders at said meeting.

C. STANLEY MITCHELL, Cashier.

THE PLAZA BANK.
New York, December 26th, 1910.

The Annual Meeting of the Stockholders of THE PLAZA BANK will be held at its Banking House, 58th Street and Fifth Avenue, Borough of Manhattan, City of New York, on the 10th day of January, 1911, at 12 o'clock M., for the purpose of electing fourteen Directors for the ensuing year and three Inspectors of Election to serve at the next Annual Meeting, and for the transaction of such other business as may properly come before said meeting.

Polls will remain open from 12 M. until 1 P. M. Transfer books will be closed from December 29th, 1910, to January 4th, 1911.

E. M. CLARKE, Cashier.

Twenty-third Ward Bank of the City of New York,
No. 2,469 Third Avenue.

The annual meeting of the Shareholders of this Bank, for the purpose of fixing the number of Directors and for the election of a Board of Directors for the ensuing year, will be held at the Banking Rooms, Tuesday, January 10th, 1911, between the hours of 8:30 and 9:30 A. M.

Transfer books will close January 6th at 3 P. M., and reopen January 10th at 10:00 A. M.

GEORGE E. EDWARDS, Cashier.

BROADWAY TRUST COMPANY.

The annual meeting of the stockholders of this company for the election of Directors and Inspectors of the next succeeding election will be held at the company's office, No. 754 Broadway, Manhattan Borough, New York City, on Wednesday, January 11th, 1911, at 12 o'clock noon.

Transfer books will close December 31st, 1910, at 3 P. M., and reopen at 10 A. M. January 13th, 1911, at 10 A. M.

JOHN W. H. BERGEN, Secretary.

THE BEEKMAN ESTATE.

Notice is hereby given that the Annual Meeting of the Stockholders of "The Beekman Estate" will be held at the office of the company, 7 East 42d Street, New York City, on the twelfth day of January, 1911, at 3:30 o'clock P. M., for the purpose of electing Inspectors of Election and Directors for the ensuing year, and for the transaction of such other business as may properly come before said meeting.

W. J. BRADFORD, Secretary.
New York City, December 29th, 1910.

YORKVILLE BANK.
New York, Dec. 29th, 1910.

The annual meeting of the stockholders of this bank and the election of Directors will be held at the Banking House, 1,511 Third Avenue on TUESDAY, JANUARY 10TH, 1911, BETWEEN 2:30 AND 4 P. M. At this meeting a resolution will be voted upon under Section 69 of the Banking Law, fixing the number of Directors as 16.

WM. L. FRANKENBACH, Cashier.

METROPOLITAN BANK.
December 29th, 1910.

THE ANNUAL MEETING OF THE STOCKHOLDERS of this Bank, for the election of Directors and Inspectors of Election, will be held at the banking house, Fourth Avenue and Twenty-third Street, on Tuesday, January 10th, 1911. Polls will be open from 12 o'clock M. until 1 o'clock P. M.

AUGUSTUS C. CORBY, Cashier.

The Citizens Central National Bank of New York.
New York, December 6, 1910.

The annual meeting of the shareholders of this Bank for the election of Directors and the transaction of such other business as may be brought before it will be held at the Banking House, No. 320 Broadway, on Tuesday, January 10, 1911, at 12 o'clock noon.

The polls will be open from 12 M. to 1 P. M.

ALBION K. CHAPMAN, Cashier.

UNITED STATES TRUST COMPANY OF NEW YORK,
45 Wall Street, December 20, 1910.

AN ELECTION for Trustees to supply the places of those whose terms of office expire, and for Inspectors of the next election ensuing thereafter, will be held at the office of the Company on the third day of January next (the first Tuesday) between the hours of 12 M. and 1 P. M.

HENRY E. AHERN, Secretary.

GUARDIAN TRUST COMPANY OF NEW YORK,
170 Broadway, Corner of Maiden Lane.

The annual meeting of the Stockholders for the election of Directors and Inspectors will be held at the office of the Company, 170 Broadway, on Wednesday, January 18th, 1911. Polls open from 12 noon to 1 P. M.

The transfer books will be closed from January 16th to January 18th, inclusive.

LATHROP C. HAYNES, Secretary.

New York Produce Exchange Bank.

The Annual Meeting of Stockholders of this Bank, for the election of Directors and Inspectors of Election, and the transaction of such other business as may come before the meeting, including a change in the number of Directors, if thought advisable, will be held in the Banking Room, No. 10 Broadway, on Tuesday, January 10th, 1911, at one o'clock P. M.

JOHN R. WOOD, Cashier.

IRVING NATIONAL EXCHANGE BANK.
New York, December 10th, 1910.

The Annual Meeting of the Shareholders of this bank for the election of Directors and the transaction of such other business as may be brought before it, will be held at the banking rooms, No. 92 West Broadway, on Tuesday, January 10th, 1911 at twelve o'clock noon.

The polls will be open from 12 M. to 1 P. M.

HARRY E. WARD, Cashier.

THE ANNUAL MEETING OF THE STOCKholders of The United Globe Mines for the election of Directors for the ensuing year and for the transaction of such other business as may properly come before the meeting, will be held at the office of the Company, No. 99 John Street, New York City, on Tuesday, January 10, 1911, at 12 o'clock noon.

GEORGE NOTMAN, Secretary.

THE ANNUAL MEETING OF THE STOCKholders of the Commercial Mining Company for the election of Trustees for the ensuing year, and for the transaction of such other business as may properly come before the meeting, will be held at the office of the Company, No. 99 John Street, New York City, on Tuesday, January 10, 1911, at 12 o'clock noon.

GEORGE NOTMAN, Secretary.

Fourteenth Street Bank in the City of New York,
1 East 14th St.
New York, Dec. 28th, 1910.

The annual election for Directors of this Bank will be held at the banking house on Tuesday, January 10th, 1911, between the hours of 9:30 and 10:30 A. M.

LOUIS V. ENNIS, Cashier.

AN ELECTION OF TWENTY MANAGERS of the New York Institution for the Blind and of three Inspectors of election will be held at the Institution, 34th Street and 9th Ave., at four o'clock in the afternoon of Wednesday, January 4th, 1911.

CHARLES H. MARSHALL, Secretary.

The Chatham National Bank.

The Annual Meeting of shareholders of this bank for the election of Directors will be held at the banking house, No. 192 Broadway, on Tuesday, January 10th, 1911. Polls open from 12 noon to 1 P. M.

W. H. STRAWN, Cashier.
New York, December 8th, 1910.

New York, December 2d, 1910.

The annual election of Directors of the MERCHANTS NATIONAL BANK of the City of New York will be held at its banking house, No. 42 Wall Street, New York, on Tuesday, January 10th, 1911, from 12 noon to 1 o'clock P. M. By order of the Board of Directors.

JOSEPH BYRNE, Cashier.

THE HANOVER NATIONAL BANK OF THE CITY OF NEW YORK.
New York, December 10, 1910.

The Annual Election for Directors of this Bank will be held at the banking house, Nassau and Pine Streets, Tuesday, January 10th, 1911, between the hours of 12 o'clock M. and 1 o'clock P. M.

ELMER E. WHITTAKER, Cashier.

New York, December 27th, 1910.

THE ANNUAL ELECTION OF DIRECTORS of the Pacific Bank of the City of New York will be held at its banking house, No. 470 Broadway, on Tuesday, January 10th, 1911, from 12 noon to 1 o'clock P. M.

S. C. MERWIN, Cashier.

ANNUAL MEETING OF THE UNITED States and Hayti Telegraph & Cable Co. will be held at 25 Broad Street, New York, at 3:45 P. M. January 12th, 1911, for election of Directors and such other business as may properly come before the meeting.

ALBERT BECK, Secretary.

The C. N Chadwick Company.

Annual meeting to elect Directors for the ensuing year will be held on Thursday, January 12th, 1911 at 12 o'clock, noon, at 4th Av. and Baltic St., Brooklyn, New York City.

S. LYND, Secretary.

THE ANNUAL MEETING OF STOCKHOLDers of the Westchester Racing Association will be held at 23 Nassau Street, New York, on Thursday, January 5th, 1911, at 3 P. M.

H. I. PELZ, Secretary.

THE REAL ESTATE FIELD

Active Buying in the Upper West Side Apartment House District—Quick Resale on Washington Heights—Big Transfer of Bronx Property for Development.

Active buying of apartment house properties for investment and improvement was again the feature of the market yesterday. Notwithstanding the assertion frequently made that the upper west side had been somewhat overbuilt with high-priced apartments, the large number of sales of that class of property during the past few weeks indicates that many buyers regard a well built and well rented apartment house as an excellent investment, and the fact that so many new buildings have changed ownership indicates a favorable condition of the market in that section of the city.

Philip Potash sold for Kuehn & Lawson the elevator apartment house at 614 West 157th Street for $260,000 to a Mr. Kaffe.

Of first importance in transactions was the sale of the new 11-story apartment house known as the Peter Minuet, occupying a plot 78 by 100 at 25 Claremont Avenue, on the west side, just above 116th Street and overlooking Columbia University. The Peter Minuet is fully rented and has been held by the owners and builders, B. Crystal & Son, at $425,000. It is understood that the buyer, who purchases for investment, paid close to that figure. The brokers were Slawson & Hobbs and they have been appointed agents for the property by the new owner. The house is one of the row of four built by the Crystal concern during the year.

A quick resale of the triple flat at 239 West 143d Street was made by M. Rosenthal for Louis Marks, whose purchase of the property was only reported on the previous day. The plot is 25 by 100, and the new owner buys for investment.

Still further north, in the rapidly growing Fort Washington district, two important sales were made. Slawson & Hobbs sold to an investor for the L. & M. Holding Co., the 5-story apartment on plot 50 by 89.10, at 605 West 177th Street. Just two blocks above, the vacant plot on the southwest corner of Broadway and 179th Street was purchased for improvement by Donald Robertson, a builder, from Charles Lowan. The plot contains a block of five lots, fronting 100 feet on Broadway and 148 feet on the street. It is the only unimproved plot on the west side of Broadway between 177th and 181st Streets.

Buyer For West Side Dwelling.

The Brown Realty Company has purchased from A. L. Kingsley 609 West 138th Street, a 3-story and basement dwelling on a lot 16 by 100. The property is located between Broadway and Riverside Drive.

Transfer of Morris Estate at Throgg's Neck.

A big transfer of Bronx property in the Throgg's Neck section has just been made by Mrs. Cora Morris for the Van Nest Land and Improvement Company. The property consists of about 300 acres with a large Long Island Sound frontage and adjoining the old Huntington estate. The Van Nest Improvement Company is virtually controlled by members of the Morris family, and the property will undoubtedly be developed in the near future.

Bronx Sales.

Frank Baker has sold through Alexander Sulkin, 1,014 and 1,016 Stebbins Avenue, two 2-family houses on a plot 43.2 by 100. The buyer is Oscar Sellnacht.

Brooklyn Sales.

Robert Johnson has sold 825, 827, 829 and 831 Lafayette Avenue, four 4-story, double apartment houses, on a plot 118 by 100, for the Citizens Realty and Mortgage Company. William Dick is the buyer.

The two-story and basement brownstone dwelling 425 Halsey Street has been sold by John E. Henry, Jr., for Emma Sleight. The buyer will occupy.

The Herman Construction Company has sold to a builder through Frank A. Seaver a plot, 100 by 100, at the northwest corner of Seventy-first Street and Eleventh Avenue. The buyer will improve the plot at once with high-grade apartments.

The Somerville Realty Company has sold to the Penn Construction Company a plot of eleven lots on the east side of Ocean Parkway and Neptune Avenue, adjoining Coney Island Hospital. The buyers will improve the property with six three-story brick apartment buildings, each erected on a plot 40 by 148, arranged for two families on a floor. Shampan & Shampan negotiated the sale.

John F. Comey has purchased from Kuhn & Lawson the eleven two-family houses, each on a lot 20 by 100, 349 to 371 Bay Ridge Avenue. The buyer gave in part payment a plot of six lots on the north side of 186th Street, 100 feet west of Amsterdam Avenue.

$348,465 for Queens Buildings.

New building and alteration permits granted for the past week in Queens amount in the aggregate to $348,465, which is up to the record for the past two weeks, and exceeds the record for the same period of last year. In the list were 51 permits for new buildings amounting to $287,290, 22 permits for alterations which amounted to $23,940, and 59 plumbing permits, which totaled $37,275. Among the permits is one for the erection of a $20,000 theatre in Richmond Hill by an improvement company of that place.

$1,150,000 Broadway Mortgage Recorded.

The mortgage was recorded yesterday of $1,150,000 taken by the Metropolitan Life Insurance Company on the property at the southwest corner of Broadway and Thirty-third Street, opposite the lower end of the McAlpin block, where the Greeley Square Hotel is to be erected. This is the plot recently purchased by George B. Wilson from Felix Isman, who sold to Mr. Wilson the lease and option to purchase which the latter had acquired from the owner, Daniel A. Loring. The plot has a Broadway frontage of 118.7 feet, and is 97 feet on Thirty-third Street. The mortgage is to run to April 1, 1921, at 5½ per cent.

114th Street Apartment.

Plans have been filed with Building Supt. Miller for the erection of a nine-story apartment house on the north side of 114th Street, 125 feet west of Broadway, for the Carnegie Trust Company, of which Charles Newmark is President, at a cost of $200,000. The building will have a frontage of 99.11 feet and a depth of 85.11 feet, with a façade of brick and limestone, equipped with an elevator of fireproof construction and accommodations for sixty-four families. Schwartz & Gross are the architects.

MORTGAGE LOANS.

INVESTORS, ATTENTION.
6% interest on mortgage loans. Principal and interest guaranteed. Title insured by Westchester and Bronx Title and Mortgage Guaranty Company. I will invest for you sums from $300 to $3,000. For particulars, Henry Y. Halley, 103 Park Av., N. Y. City.

A. W. McLAUGHLIN & CO.
Brokers and Dealers in Mortgages
128 Broadway, cor. Cedar
STRONGEST AND BEST EQUIPPED

Real Estate Mortgages
Remsen Darling
Tel. 1491 Cort. 170 B'way, N. Y.

Investor has $3,000 to $5,000 to loan on good first or second mortgage, Manhattan, Bronx, Westchester; no brokers. N. L., 263 West 125th St.

WANTED—Loan $1,000; property 400 feet from railroad station, 200 feet from New York and Bayside trolley; Borough Queens. F 210 Times Downtown.

Will loan $38,000, all or part, first mortgage, Manhattan or Bronx; principals only. Frank P. Ward, 51 Chambers St.

Estate fund, $236,000, 4½ per cent., Manhattan only; will divide; state particulars. Executor, 84 Times Downtown.

Notes.

William J. Roome & Co. have been appointed agents by the Madison Holding Company of their new twelve-story loft and office building at 72-74 Madison Avenue, which will be ready for occupancy Jan. 15, 1911.

Enrico Casablanca is the buyer of the six-story elevator apartment on the south side of 157th Street, 214 feet west of Broadway, reported sold last week. The buyer gave a dwelling at 145 West 131st Street and Brooklyn property in part payment.

As the result of an action brought by the North American Mortgage Company against the Chelton Park Realty Company and others as defendants the six-story elevator apartment 548 Riverside Drive is to be sold under foreclosure proceedings. The sale is to secure a judgment of $58,199.16. There is a prior mortgage on the property of $200,000.

Results at Auction.

Yesterday's offerings in the Real Estate Salesroom, 14 and 16 Vesey Street, resulted as follows:

By L. J. Phillips & Co.

Chrystie St, 218, e s, 224.3 ft s of Houston St, 25x75, six-story tenement and stores; foreclosure sale to Sidney Kasnowitz, $33,636.

Chrystie St, 220, e s, 199.3 ft s of Houston St, 25x75, six-story tenement and stores; foreclosure sale to Sidney Kasnowitz, $33,636.

By Samuel Marx.

116th St, 135, n s, 317.9 ft e of 7th Av, 28.6x100.11, five-story tenement; foreclosure sale to the plaintiff, Mary Dux, $35,700.

70th St, 512, s s, 286 ft e of Avenue A, 37x100.5, six-story tenement; foreclosure sale; withdrawn.

Broome St, 557, s s, 70 ft e of Varick St, 21x63, three-story tenement and store; foreclosure sale to Max Kave, $9,200.

By Herbert A. Sherman.

172d St, 1,223, w s, 318.7 ft s of Westchester Av, 25x100, Van Nest; foreclosure sale to the plaintiff, an Association for the Relief of Respectable Aged Indigent Females, $4,500.

Prospect Av, 2,143, w s, 165 ft n of 181st St, 33x145, three-story tenement and store; foreclosure sale to Herman Reinard and Simon Klein, $7,300.

By Joseph P. Day.

Madison Av, 1,629, e s, 25.6 ft s of 109th St, 25x95, five-story tenement and store; foreclosure sale to the plaintiff, George Levy, $27,671.

3d St, 134, s s, 100 ft e of 6th Av, 25.8x80, two-story tenement; foreclosure sale to David Pfeiffer, $9,400.

THE BUILDING DEPARTMENT.

List of Plans Filed for New Structures in Manhattan and the Bronx.

114th St, n s, 125 ft w of Broadway, for a nine-story brick apartment house, 99.11x85.11; Carnegie Trust Co., 608 West 111th St, owner; Schwartz & Gross, architects; cost....$200,000

45th St, 12 West, for a two-story store and pent house, 16.5x85; J. A. Farley, owner; Pollard & Steinman, architects; cost..$15,000

3d Av., w s, 78.2 ft s of 170th St, for two one-story brick stores and dwellings, 40.1x87; West Side Construction Co., Jacob Axelrod, 321 West 52d St, President, owners; George F. Pelham, architect; cost.......$10,000

167TH ST, n s, 66.25 ft e of Lind Av, for a three-story brick dwelling, 25x52; Frank E. Claassen, 1,121 Ogden Av., owner; G. L. Lidstone, architect; cost.......$7,500

Alterations.

Items involving less than $5,000 omitted.

113th St, 83 East, to a five-story brick tenement and store; J. Levy, 146 West 132d St, owner; Gronebberg & Leuchtag, architects; cost.......$5,000

REAL ESTATE TRANSFERS.

WEDNESDAY, DEC. 28.

With name and address of purchaser and attorney. When attorney's name is omitted address party of second part.

AUDUBON AV, n e corner of 174th St, 63x100; Frank T. Kee to Ralph P. Blake, 526 West 173d St, (mtg $75,000,) Dec. 27; attorney, H. R. Squier, 206 Broadway......$100

WADSWORTH AV, w s, 166.1 ft n of 187th St, 23.8x95; Brown-Weiss Realties to Charles Flaum, 215 Audubon Av, (mtg $7,500,) Dec. 12; attorneys, Weschler & Rothschild, 135 Broadway......$1

MERRIAN AV, w s, 125.9 ft s of 170th St, 160x100; Brown-Weiss Realties to Charles Flaum, 215 Audubon Av, (mtg $4,000,) Dec. 12; attorneys, Weschler & Rothschild, 135 Broadway......$1

37TH ST, n s, 255 ft e of 8d Av, 75x irregular; New York City Church Extension and Missionary Society of the Methodist Episcopal Church to New York Telephone Co., 18 Cortlandt St, Dec. 21; attorney, Title Guarantee and Trust Co., 176 Broadway......$100

CHRYSTIE ST, w s, adjoining land of Richard Munson, 25x irregular; Salvatore Cannariato to Rosina Tuzzolino, 1,414 2d Av, ½ part, (mtg $17,750,) Dec. 19; attorney, V. Tuzzolino, 1,414 2d Av......$1

1ST AV, 2,370, e s, 23x37x31.2x58.2; Morris Kite to Samuel Bader, 314 East 84th St, quitclaim, (mtg $10,000,) Dec. 27; attorney, J. E. Sheehy, 256 Broadway......$1

LOTS 83 and 84, map of Hunter estate; Hudson P. Rose to Carl Brenner, 1,733 Fillmore St, Dec. 23......$1

117TH ST, 418 to 424 East, s s, 75x100.11; Sunflower Realty and Security Corporation to John Focarile, 285 Pleasant Av, (mtg $31,700,) Dec. 27; attorney, Lawyers Title Insurance and Trust Co., 160 Broadway...$100

74TH ST, s s, 200 ft e of 2d Av, 25x102.2; John Nilsen to Leopold Rosenblatt, 312 East 50th St, (mtg $10,500,) Dec. 27; attorney, M. Sulzberger, 38 Park Row......$1

88TH ST, 504 East, s s, 25x100.8; John Wintrich to Gottlieb Schlopp, 504 East 88th St, all title, (mtg $12,000,) Dec. 27; attorney, J. F. Tausch, 299 Broadway......$100

LEXINGTON AV, e s, 76.5 ft s of 98th St, 25x95; Jacob Rosenberg to Maurice Gunzburger, 513 8th Av, (mtg $22,250,) Dec. 27; attorney, Charles Firestone, 115 Broadway......$1

AVENUE D, 107 and 109, s w corner of 8th St, 60x50; Gussie Berzinsky to Morris Shapiro, 404 East 8th St, (mtg $62,500,) Dec. 27......$100

78TH ST, 323 East, n s, 25x102.2; Warren Leslie, referee, to Hanah B. Anger, 72 East 122d St, Dec. 28......$1,000

WHITLOCK AV, w s, 100 ft n of Barretto St, 20x100, with strip adjoining 4x58.6; Ignatz Prager to Henrietta Prager, 949 Whitlock Av, Dec. 24; attorney, E. A. Polak, 4,030 3d Av......$100

163D ST, s s, 18.3 ft e of Tinton Av, 20.6x75.7; Mary Collins to Katherine Collins, 783 East 163d St, (mtg $2,000,) Nov. 28; attorney, E. S. Holman, 919 Broadway, Bayonne, N. J..$1

BURNSIDE AV, s w s, at n s of Lot 61, map of J. & A. Buckhout, 46.10x irregular; George W. Flagg to Mary A. Sweeney and another, 2,021 Anthony Av, quitclaim, Nov. 28; attorneys, Joline, Larkin & Rathbone, 54 Wall St......$1

SAME PROPERTY; Mary S. Finn and another to same, quitclaim, Nov. 17; attorney, same.$1

PARK VIEW PLACE, e s, 200 ft n of Wellesley St, 125x125; T. Louis A. Britt, referee, to Harry Scher, 40 West 27th St, Dec. 27; attorney, L. M. Friedman, 53 Park Row......$15,025

BECK ST, w s, 150 ft n of 156th St, 25x100; Silas Baum to Henry Goldwater, 721 Beck St, Dec. 28; attorneys, Cohn & Levy, 132 Nassau St......$1

PLATT ST, 1, e s, 22.10x irregular; Pearl St, 229, n s, 15.6x irregular; George G. De Witt and others, executors, to Henry McC. Bangs, 160 Central Park West, Dec. 8; attorneys, De Witt, L. & De Witt, 88 Nassau St....$46,500

107TH ST, 222 East, s s, 21.10x100.11; Nathan Lamport to Jessie Lamport, 4,602 13th Av, Brooklyn, Dec. 27; attorney, A. S. Aaronstamm, 63 Park Row......$1

18TH ST, 336 and 338 East, s s, 40x92; Charles Berlin to Cecelia Berlin, 70 East 96th St, (mtg $51,500,) Dec. 23; attorney, J. S. Rosalsky, 346 Broadway......$1

158TH ST, n s, 375 ft w of Amsterdam Av, 50x99.11; William C. Arnold, referee, to Gesine F. Meyer, 471 West 143d St, Dec. 27; attorney, Title Guarantee and Trust Co., 176 Broadway......$18,300

CHERRY ST, 391 and 393, s s, 45.9x irregular; Charles I. Weinstein Realty Co. to Sidney Rose, 16 East 107th St, (mtg $44,000,) 2 deeds, Dec. 27; attorneys, Schleider & Schleider, 150 Nassau St......$100

2D AV, 1,946, n e corner of 100th St, 25.11x100; 2d Av, 1,960, s e corner of 101st St, 25.11x100; Isidor Koplik et al. to John Focarile, 285 Pleasant Av, (mtg. $78,750,) Dec. 20; attorneys, Manheim & Manheim, 302 Broadway......$100

IRVINE ST, 885, w s, 20x50; Goldie Cowen to Meyer L. Goldberg, 885 Irvine St, and Samuel Barrett, same address, (mtg. $6,250,) Dec. 27; attorney, Title Guarantee & Trust Co., 176 Broadway......$100

WHITE PLAINS ROAD, e s, 825 ft n of McGraw Av, 50x125x irregular; Van Nest Steinmetz Construction Co. to Adam Vorndrau, 412 East 147th St, (mtg. $8,500,) Dec. 27; attorney, same......$100

TINTON AV, 918, e s 26.6x135; Maria Kahle to Annie Fidler, 860 East 161st St, Dec. 15; attorney, S. N. Freedman, 280 Broadway..$1

2D AV, 2,074, e s, 25x99.2; Max Rothbart et al. to Herbiteus Amusement Co., 2,070 2d Av, (mtg $14,500,) Dec. 27; attorney, Oscar Englander, 302 Broadway......$1

LOT 37, Map of Olinville, 100x100; Pasculina Belotta to Michael Belotta, (mtg. $3,000,) March 15; attorney, Conrad Miller, Jr., 299 Broadway......$100

AUDUBON AV, e s, 98.9 ft n of 175th St, 101.1x95.5; Munden Construction Co. to Brown-Weiss Realties, 61 Park Row, (mtg. $151,000,) Dec. 15; attorneys, Marks & Marks, 61 Park Row......$100

60TH ST, n s, 75 ft e of 2d Av, 25x100.5; Sharlow Building Co. to Sarah Welch, 1,292 Madison Av, (mtg. $1,250,) Dec. 27; attorney, E. D. Dowling, 280 Broadway......$100

LOT 151, Map of Unionport, except part for Tremont Av; Lillian E. Kern to Edwin C. Jones, 2,012 Gleason Av, (mtg $4,000,) Dec. 27; attorney, Title Guarantee & Trust Co., 176 Broadway......$100

LOTS 223 and 224, Map 1,104 of 134 lots Varian Estate; Fred H. Wilker to Caroline, his wife, 326 East 19th St, all liens, Dec. 28; attorney, Van Ness & Van Ness, 220 Broadway......$100

AMSTERDAM AV, 649, e s, 26.6x100; Justin McCarthy et al., exrs., &c., Frances J. M. L. Guilmartin to Philippe A. Choquette, Quebec, Can., Dec. 21; attorney, Title Guarantee and Trust Co., 176 Broadway......$40,250

52D ST, 265 West, n s, 14x100.5; Justin McCarthy et al, exrs, to Philippe A. Choquette, Quebec, Can., Dec. 21; attorney, same.$21,500

52D ST, n s, 380.9 ft e of 8th Av, 18.9x100.5; same to same, Dec. 21; attorney, same.$30,500

100TH ST, 319 East, n s, 25x100.11; 325 East 100th St, n s, 25x100.11; John Focarile to Isidor Koplik, 4,521 14th Av, Brooklyn, (mtgs $41,000,) Dec. 20; attorney, Max Silverstein, 309 Broadway......$100

BROOK AV, e s, part of Lot 160, map of Morrisania, bounded w by e s of Brook Av, 45, e by w s of N. Y. & H. R. R. Co., 45, n by land of Henry Matthews, 100.6, and parallel with s line of Lot 161 and 45 ft therefrom, s by line equal with n line of said property and 45 ft s therefrom, 100.6; Albert Bell and others to John H. Buscall, 1,825 Anthony Av, all liens, Dec. 27; attorney, Title Guarantee and Trust Co., 176 Broadway......$100

SAME PROPERTY; John H. Buscall and Katie, his wife, to John H. Buscall Co., 1,825 Anthony Av, all liens, Dec. 27; attorney same......$100

11TH AV, 328 East, s s, 25x94.10; Salvatore Camariato to Rosina Tuzzolino, 1,414 2d Av, ½ part, (mtg $34,000,) all title, Dec. 19....$1

PARK AV, 387, e s, 25.1x70; Brokers Investing Co. and others to Van Dyck estate, Hastings-on-Hudson, N. Y.; also at 503 5th Av, quitclaim and confirmation deed, Dec. 17, (mtg $26,000;) attorney, Title Guarantee and Trust Co., 176 Broadway......$100

PARK AV, 387, e s, 25.1x70; Van Dyck estate to Montana Realty Co., 135 Broadway, Dec. 28, (mtg $26,000;) attorney, Lawyers Title Insurance and Trust Co., 160 Broadway....$100

52D ST, 265 West, 14x100.5; Mary A. L. G. Talbot, heir of Frances M. L. Gilmartin, to Philippe A. Choquette of Quebec, Canada, B. and S., Dec. 21; attorney, Title Guarantee and Trust Co., 176 Broadway......$100

AMSTERDAM AV, 649, e s, 26.6x100; Mary A. L. G. Talbot, heir of Frances J. M. L. Gilmartin, to Philippe A. Choquette of Quebec, Canada, B. and S., Dec. 21; attorneys, Title Guarantee and Trust Co., 176 Broadway..$100

80TH ST, 171 East, 16.8x100; Operating Realty Co. to Morton L. Fearey of 133 West 11th St, (mtg $6,000,) Dec. 28; attorneys, Title Guarantee and Trust Co., 176 Broadway......$100

52D ST, n s, 380.9 ft e of 8th Av, 18.9x100.5; Mary A. L. G. Talbot, heir of Frances J. M. L. Gilmartin, to Philippe A. Choquette of Quebec, Canada, B. and S., Dec. 21; attorneys, Title Guarantee and Trust Co., 176 Broadway......$100

STEBBINS AV, 1,314 and 1,316, e s, 50x100; Henson-Powell Realty Co. to Frank M. Paul, 257 West 122d St, Dec. 28, (mtg $40,000;) attorney, Title Guarantee and Trust Co., 176 Broadway......$100

BROADWAY, 1,270 to 1,280, and 60 and 62 33d St, s e corner, runs s 118.7x e 85.9x n 17.6x w 27.7x n 75.9 to s s of 33d St x w 98 to beginning; Daniel A. Loring to George B. Wilson, Dec. 27; attorneys, Woodford, B. & B., 1 Madison Av......$1

64TH ST, 145 and 147 West, 36x100.5; Lawrence C. Hafner to Rosana C. Hafner, 330 West 101st St, Dec. 28, (mtg $27,000;) attorney, R. A. B. Dayton, 151 William St....$100

6TH AV, n w corner of 23d St, runs n 74.9x w 63x n 24x w 21x s 98.9 to n s of 23d St x e 84 to beginning; Isabelle T. Robey to Anna A. Murtland, 40 East 81st St, 1-3 part, all title, B. and S., Dec. 27, (mtg $107,500;) attorneys, Powers & Sands, 31 Nassau St..$100

100TH ST, 68 East, s s, 25x100.11; Oscar C. Kunze to Lottie L. Wasserman, 2 East 127th St, (mtgs $22,000,) Dec. 21; attorneys, Oaks & Schurz, 49 Wall St......$1

58TH ST, 337 West, n s, 21.5x100.5; Lorin S. Bernheimer to Everett G. Read, 225 West 68th St, Dec. 28; attorney, Sigmund Wechsler, 32 Broadway......$1

SOUTHERN BOULEVARD, 59, n s, 25.4x87.8x25x90.9; Southern Boulevard, 63, n s, 25.4x89.3x irregular; Cordelia Phillips to Ray Isaacs, 520 West 122d St, (mtg $33,500,) Dec. 28; Samuel Wasserman, 51 Chambers St..$100

SAME PROPERTY; Hensol-Powell Realty Co. to Cordelia Phillips, 520 West 122d St, Dec. 28, (mtgs $23,000;) attorney, same......$100

106TH ST, 71 East, n s, 25x100.11; Henrietta C. Bulger to Alexander Spiro, 260 Barrow St, Jersey City, (mtg $24,000 and all liens,) Dec. 28; attorney, George Meyer, 1,571 3d Av......$100

SAME PROPERTY; Alexander Spiro to Hermino Butt, 36 Morningside Av, (mtg $24,000 and all liens,) Dec. 28; attorney, same...$100

76TH ST, 367 East, n s, 25x102.2; George Larsen to George W. Short, 2,041 5th Av and 159 West 125th St, (mtg $12,500,) July 28, 1908......$100

SAME PROPERTY; George W. Short to Wells Holding Co., 159 West 125th St, (mtg $12,500,) Dec. 28......$100

TRINITY AV, e s, 219.3 ft s of 165th St, 50x100; Leo Leventritt, referee, to Osias Karp, 601 West 140th St, Dec. 28, foreclosure Dec. 14, 1910, (mtg $8,000;) attorney, Osias Karp, 95 James St......$7,360

56TH ST, n s, 175 ft w of 9th Av, 25x100; Benjamin J. Cullen, heir of Judith M. Cullen, Dec. 28, to Ensign Realty Co., 156 Broadway, (mtg $10,000;) attorney, Title Guarantee and Trust Co., 176 Broadway......$100

HUGHES AV, w s, 131.11 ft s of 180th St, 37.7x165.10x38x171.4; Antonio Mungo and others to Pasquale Lauria, 244 Mott St, quitclaim and confirmation deed, Dec. 24; attorneys, Merrill & Rogers, 128 Broadway......$1

MARTHA AV, n w corner of 241st St, 100x100; Katonah Av, n e corner of 241st St, 100x100; John C. Giese to Germansky Contracting Co., 2,310 Belmont Av, (mtg $8,200,) Dec. 22; attorney, I. Josephson, 5 Beekman St......$100

GLOVER ST, e s, 178.11 ft n w of Westchester Av, old line, 75x130; Steinmetz Contracting Co. to Lillian E. Kern, 1,922 East 177th St, (mtg $20,000,) Dec. 27; attorney, Lawyers Title Co., 160 Broadway......$100

MADISON AV, n w corner of 57th St, 100.5x28; Caroline A. James to Margaret A. Howard, 19 East 34th St, all liens, Dec. 27; attorney, Title Insurance Co., 135 Broadway, $100

BROOME ST, 26 and 28, n s, 50 ft e of Goerck St, 50x75; David Jaffe to Bashe Jaffe, 41 Essex St, all title, (mtg $51,500,) Dec. 20; attorney, Bashe Jaffe, 41 Essex St.$1

AUDUBON AV, n e corner of 173d St, 100x95; Frank T. Kee to William Clark, 945 St. Nicholas Av., (mtgs $176,000,) Dec. 27; attorneys, Lawyers Title Insurance and Trust Co., 160 Broadway......$100

HUGHES AV, w s, 169.6 ft s of 180th St, 37.7x165.10; Pasquale Lauria and others to Antonio Mungo, 235 East 106th St, quitclaim and confirmation deed, Dec. 24; attorney, same......$1

BELMONT AV, e s, 150 ft n of 183d St, 50x100; Germansky Construction Co. to John C. Giese, 75 Neptune Av, New Rochelle, N. Y., (mtg $35,000,) Dec. 24; attorney, Title Guarantee and Trust Co., 176 Broadway......$100

153D ST, s s, 675 ft w of Broadway, 25x99.11, (foreclosure, Nov. 21, 1910;) Michael J. Horan, referee, to Jenckes Machine Co., Ltd., Sherbrooke, Can., Dec. 21; attorney, Lawyers Title Insurance and Trust Co., 160 Broadway......$11,100

216TH ST, n s, Lot 465, map of Laconia Park, 25x109; Emma N. Polak to Catherine Walsh, 561 Madison Av, all liens, Dec. 17; attorney, Title Guarantee and Trust Co., 176 Broadway, $100

140TH ST, s s, 187.6 ft e of Lenox Av, 37.6x99.11; Catherine E. Muth to Ada Bowen, 165 Lewis St, Perth Amboy, N. J., (mtg $31,500,) all liens, C. A. G., Dec. 27; attorneys, Manheim & Manheim, 302 Broadway......$1

UNION AV, s w s, Lots 7, 8, 13, and 14, map of Jacob V. Hutschler, 100x200 to n s of Tyron Road; Lillian E. Kern to Steinmetz Construction Co., 1,416 Glover Street, (mtg $7,500,) Dec. 27; attorney, Lawyers Title Insurance and Trust Co., 160 Broadway...$100

SOUTHERN BOULEVARD, 59, n s, 25.3x87.8x25x90.9; Southern Boulevard, 63, n s, 25.4x89.2x irregular; Frank M. Paul to Hensol-Powell Realty Co., 170 Broadway, (mtgs $23,000,) Dec. 28; attorneys, Saxe & Powell, 51 Chambers St......$100

TIEBOUT AV, s e s, 650 ft n e of Clark St, 100x186.4x101.2x171.7; Emily T. Leeds, heir of John Leeds, to Eva H. Berry, 2,543 Valentine Av, quitclaim, Dec. 28; J. I. Berry, 2,649 Webster Av......$1

Recorded Mortgages.

With name and address of lender and lender's attorney. Interest is at 5 per cent. unless otherwise specified.

DELLI-PAOLI, Alessandro, to Title Guarantee and Trust Co., 176 Broadway; 19th St, 216 East, s s, 20.6x92, Dec. 27, due as per bond.. $12,000

MEYER, Gesine F., to Helen M. Gaylord, 180 Quincy St, Brooklyn, N. Y.; 158th St, n s, 375 ft w of Amsterdam Av, 50x99.11, Dec. 27, 3 years, 5½ p. c.; attorney, Wilmore Anway, 141 Broadway......$18,000

TUZZOLINO, Rosina, to Salvatore Cannariato, 234 East 75th St; 12th St, s s, 357.8 ft e of 2d Av, 25x irregular, prior mtg $35,000, Dec. 19, 5 years, 6 p. c......$2,700

MOUNTAIN CONSTRUCTION CO. to John L. Thomas, 246 Manhattan Av; College Av, s e corner of 165th St, 77.3x26x79x26.5, prior mtg $19,000, Feb. 16, demand, 6 p. c.; attorney, Louis Hess, 271 Broadway......$1,500

HOFHEIMER, Henry, to National Butchers and Drovers' Bank, 683 Broadway; 93d St, 7 East, n s, 21x100.8, prior mtg $33,000, Dec. 27, due as per bond; attorneys, Fleischman & Fox, 32 Liberty St......$8,000

SCHLOPP, Gottlieb, to John Wintrich, 71 Avenue A; 88th St, 504 East, s s, 25x100.8, prior mtg $12,000, Dec. 27, due as per bond; attorney, J. F. Tausch, 299 Broadway.$4,000

NASSMAN, Otto, to Freda Brownshield, 1,660 Wallace Av; Wallace Av, 1,660, e s, 25x100, Dec. 23, due as per bond; attorney, Samuel Bitterman, 309 Broadway......$250

BUSCALL, John H., to Albert Bell, 449 West 162d St, and others; Brook Av, e s, 324.11 ft n of 168th St, 45x100.6, Dec. 27, 3 years; attorney, Smith Williamson, 364 Alexander Av......$6,800

JOHN H. BUSCALL CO. to Manhattan Mortgage Co., 250 Broadway; Brook Av, e s, 324.11 ft n of 168th St, 45x100.6, Dec. 27, due as per bond......$28,000

EUREKA REALTY CO. to Sophia Zimmermann, 1 West 70th St; 3d Av, s e corner of 27th St, 74x irregular to 26th St, prior mtg $180,000, Dec. 26, due Jan. 1, 1914, 6 p. c.; attorney, H. T. E. Beardsley, 45 Cedar St.. $60,000

SOLINSKY, Louis, to Frank Solinsky, 213 East 72d St; Madison St, n e corner of Rutgers St, 60x48.2, prior mtg $62,750, Dec. 27, due as per bond; attorneys, May & J., 131 Park Row......$4,250

EADIE, Jennie H., to Adam Gentes, 1,779 Brooklyn Av, Brooklyn, N. Y.; 28th St, 449 West, n s, 25x98.9, leasehold, Dec. 1, 3 years; attorneys, Coombs & W., 260 Broadway, Brooklyn, N. Y......$2,100

ELIOWICH, David, to State Bank, 378 Grand St; Perry St, s e corner of 4th St, 50x73.5x50x73.3, Dec. 24, demand, 6 p. c......$2,500

COLLINS, Katherine, to Mary Collins, 783 East 163d St; 163d St, s s, 18.3 ft e of Tinton Av, 20.6x75.7, Nov. 28, 5 years; attorney, E. S. Holman, 919 Broadway, Bayonne, N. J..$3,000

SEGRAVE, James S., to Park Mortgage Company, 41 Park Row; 256th St, n s, 92.8 ft w of Broadway, 51.8x irregular, Nov. 1, 3 years, 6 p. c.; attorneys, Fettretch & Seybell, 41 Park Row......$3,000

FOCARILE, John, to Isidor Koplik, 4,521 14th Av, Brooklyn, N. Y.; 2d Av, 1,960, s e corner of 101st St, 25x100, Dec. 20, 3 years, 6 p. c.; attorney, Max Silverstein, 309 Broadway.. $1,250

SAME to same; 2d Av, 1,946, n e corner of 100th St, 25.11x100, Dec. 20, 3 years, 6 p. c.; attorney same......$1,250

BANGS, Henry McC., to George G. De Witt, 39 West 51st St, and others, executors; Platt St, 1, e s, 60.2 ft n of Pearl St, 22.10x irregular, Dec. 24, 3 years, 4½ p. c.; attorneys, De Witt, L. & De W., 88 N St......$32,000

HORWITZ, Lizzie, to Regina Goodman; Canal St, 403, n e s, 22x irregular, Feb. 1, 1908, 3 years; attorney, Edwin Horwitz, 165 Broadway......$1,000

MAGONIGLE, Florence, to Herman H. Rippe, 112 North 9th Av, Mount Vernon, N. Y.; 127th St, s s, 290 ft e of 7th Av, 16x99.11, Dec. 28, 5 years; attorneys, Clarke & C., 51 Chambers St......$8,000

MAHONEY, Mary C., to Thomas Freston, 422 East 145th St; 140th St, 407 East, n s, 21x100, prior mtg $9,500, Dec. 27, due as per bond; attorney, Henry Nekerman, 176 Broadway......$2,000

SCHER, Harry, to James H. Young, 2,558 Marion Av, Park View Terrace, e s, 200 ft n of Wellesley St, 125x125, Dec. 27, 3 years, 6 p. c.; attorney, James C. Thompson, 195 Broadway......$13,000

FRIEDLANDER, Sarah, to Mutual Life Insurance Co., 32 Nassau St; 25th St, 225 West, n s, 21x98.9, Dec. 28, due as per bond; address 32 Nassau St......$14,000

DAVIDOW, William H., to Leopold Mayer; Amsterdam Av, 2,208 and 2,210, s w corner of 170th St, 37.6x100; 151st St, 521 West, n s, 40x99.11; also land in Kings County, prior mtg $130,000, Dec. 27, due as per bond; attorneys, Myers & S., 299 Broadway....$25,000

JONES, Edwin C., to Steinmetz Construction Co., 1,416 Glover St; Lot 151, map of Unionport, prior mtg $3,000, Dec. 27, 2 years, 6 p. c.; attorney, Title Guarantee and Trust Co., 176 Broadway......$1,000

WILSON, George B., to Metropolitan Life Insurance Co., 1 Madison Av; Broadway, s e corner of 33d St, 118.7x irregular, Dec. 28, due April 1, 1921, 5½ p. c.; attorneys, Woodford, B. & B., 1 Madison Av...$1,150,000

FIDLER, Annie, to Marie Kahle and another, 918 Tinton Av; Tinton Av, e s, 127.9 ft s of 163d St, 26.6x135, Dec. 15, 6 years; attorney, Joseph Hlovac, Jr., 318 East 72d St......$5,900

THORN, James, to Speedway Amusement Co., Amsterdam Av and 193d St; Amsterdam Av, e s, 9,846 ft n of 155th St, 100x—; 10th Av, s e s, at n corner of Plot 15, map of Fort George, Propert estate, Isaac Dyckman, runs s e 228.3 x n e 102.9 x n w 255.6 x s 100, Dec. 27, due, &c., as per bond; attorneys, Roy, W. & Naunn, 44 Court St, Brooklyn......$5,000

MURTLAND, Anna A., to Greenwich Savings Bank, 246 6th Av; 6th Av, 375 and 377, Dec. 28, due, &c., as per bond; attorney, George G. De Witt, 88 Nassau St....$120,000

MELROSE BUILDING CO. to Allan Henderson, 988 Morris Av; 162d St, n s, 290.6 ft s e of Morris Place, 43.6x115, Dec. 28, 3 years, 6 p. c.; address, Melrose Building Co., 933 Teller Av......$6,000

POLSTEIN, Isaac, to Alexander S. Wolffe, 950 East 163d St; 99th St, s s, 125 ft e of Broadway, 60x100, prior mtg $85,000, Dec. 27, due Jan. 1, 1914, 6 p. c.; attorney, Isaac Polstein, 220 Broadway......$15,000

BECHE, Eugenie, to Nicholas Henry, 220 West 107th St; Prospect Av, 725, 20x106.1, Dec. 27, due Jan. 1, 1913; attorney, John M. Ruck, 116 Nassau St......$4,000

LUKE, Joseph C., to Joseph Zeller, 918 Melrose Av; Prospect Av, w s, 84 ft n of Oakland Place, 19.9x100, Dec. 27, prior mtg $4,500, due June 27, 1912, 6 p. c.; attorney, Charles H. Baechler, 1,126 Walker Av..$1,500

GERMANSKY CONSTRUCTION CO. to Robert A. Ganzenmuller, 2,983 Marion Av; Belmont Av, e s, 150 ft n of 183d St, 50x100, Dec. 24, prior mtg $29,000, due Sept. 24, 1913, 6 p. c.; attorney, F. H. Schwegler, 5 Beekman St......$6,000

GERMANSKY CONSTRUCTION CO. to Everett L. Barnard, 12 Boulevard, New Rochelle; Katonah Av, n e corner of 241st St, 100x100, Dec. 24, due June 24, 1911, 6 p. c.; address, 271 Broadway......$2,250

NISSENSON, Bertha, and another to Walter F. Kingsland, 22 Avenue du Bois de Boulogne, Paris; 113th St, s s, 200 ft e of 5th Av, 25x100, Dec. 28, 5 years, 4½ p. c...$21,000

DART, Agnes L., to Lewis G. Wallace, 116 Montague St, Brooklyn; 64th St, 174, s s, 212.6 ft w of 3d Av, 20.10x100.5, prior mtg $22,000, Dec. 27, 1 year, 6 p. c.; attorney, Anderson, P. & A., 25 Broad St......$6,000

LEWKOWITZ, Isidor, to Rebecca T. Mathews, 30 West 57th St; 125th St, s s, 325 ft e of 5th Av, 37.6x100.11, Dec. 28, 10 years, 4½ p. c.; attorney, Strong & C., 40 Wall St.. $36,000

BROWER, Ada, to Catherine E. Muth, 650 East 22d St; 140th St, s s, 187.6 ft e of Lenox Av, 37.6x99.11, Dec. 27, prior mtg $30,000, 3 years, 6 p. c.; attorney, O. S. Carroll, 71 Wall St......$5,000

BRENNAN, Margaret M., to Atlantic Co-Operative Savings and Loan Association, 321 Court St, Brooklyn, N. Y.; Fieldston Road, w s, 37 ft s of Faraday Av, 25x100, Dec. 27, installments, 6 p. c.; attorney, Charles A. Webber, 446 Court St, Brooklyn......$400

JENCKES MACHINE CO. to Clara M. W. Newton, Committee of Charles P. Newton, Greenwich, Conn.; 153d St, s s, 675 ft w of Broadway, 25x99.11, Dec. 15, 2 years, 5½ p. c.; attorney, Walter C. Low, 346 Broadway......$8,000

GAUL, John, to Bowery Savings Bank, 128 Bowery; Beekman Place, s e corner of 51st St, 20.5x100, Dec. 28, 5 years; attorney, Strong & C., 40 Wall St......$2,500

MUNZO, Antonio, to Charles Hoefler, 805 West 103d St; Hughes Av, w s, 169.6 ft s of 180th St, 37.7x165.8, Dec. 28, 5 years; attorney, Davis & K., 49 Chambers St......$18,000

VOLLMAR, Friedrich, to German Savings Bank, 100 East 14th St; 136th St, 582, s s, 125 ft e of St. Ann's Av, 25x100, Dec. 28, 5 years; attorney, Title Insurance Co., 135 Broadway......$9,000

PHILLIPS, Cordelia, to Hensol Powell Realty Co., 170 Broadway; Southern Boulevard, 59, Dec. 28, prior mtg $11,000, due April 18, 1913, 6 p. c.; attorney, Saxe & P., 51 Chambers St......$5,150

KARP, Osias, to Ernest Hall, 1,087 Boston Road; Trinity Av, e s, 219.3 ft s of 165th St, 50x100, prior mtg $8,000, Dec. 28, due July 1, 1914, 6 p. c.; attorney, R. C. Dorset, 25 Pine St......$6,000

MARKOWITZ, Moritz, to Marks Kirshbaum, 113 East 91st St; Clinton St, 25, w s, 25x75, Dec. 28, prior mtg $20,000, due Jan. 10, 1915, 6 p. c.; address, party of second part..$5,000

PHILLIPS, Cordelia, to Hensol Powell Realty Co, 170 Broadway; Southern Boulevard 63, Dec. 28, prior mtg $12,000, due April 18, 1913, 6 p. c.; attorneys, Saxe & P., 51 Chambers St......$4,750

KASSEL, Abraham, to Jefferson Bank, at Canal and Forsyth St; Water St, s s, 315.11 ft e of Pike Slip, 24x77, Dec. 27, prior mtg $10,000, demand, 6 p. c.; attorneys, Strasbourger, E. & S, 74 Broadway......$5,500

McGUIRE, Thomas B., to Henry B. Carey, trustee of Caroline M. McGuire, 314 East 16th St; Water St, 299 to 305, Dec. 15, 1 year, 6 p. c.; address, second party, 290 Broadway......$6,000

McDAVID, Marie H., to Adelaide Hamilton, 17 West 20th St; Broadway, corner of Barclay St, runs n w 140x n e 69x s e 25x s w 23x s e 115x s w 46, 1-27 part, Dec. 15, 2 years, 6 p. c.; attorneys, Lawyers Title Insurance and Trust Co., 160 Broadway..$10,000

LINDER, David L., to Celia Botengoff, 562 West 164th St; Broadway, 3,902, leasehold, Dec. 22, installments, 6 p. c.; attorneys, Oppenheimer & A., 170 Broadway......$1,700

KEE, Frank T., to Bank of Washington Heights, 1,915 Amsterdam Av; Audubon Av, n e corner of 173d St, 100x95, Dec. 27, prior mtg $176,000, demand, 6 p. c.; attorneys, Lawyers Title Insurance and Trust Co, 160 Broadway......$18,000

READ, Everett G., to American Mortgage Co, 31 Nassau St; 58th St, 337 West, 21x100.5, Dec. 28, 5 years; attorneys, Bowers & Sands, 31 Nassau St......$20,000

READ, Everett G., to Mary A. Kaufman of 257 Arlington Av, Brooklyn, N. Y.; same property, Dec. 28, prior mtg $20,000, 3 years, 6 p. c.; attorney, S. Wechsler, 32 Broadway. $3,000

MONTANA REALTY CO to Mira A. Bowley, 170 Walnut St, Philadelphia, Penn.; Park Av, 383 to 387, e s, 75.1x—, Dec. 28, prior mtg $126,000, due, &c., as per bond; attorneys, Lawyers Title Insurance and Trust Co, 160 Broadway......$16,000

GERMANSKY CONSTRUCTION CO to Dollar Savings Bank, 2,808 3d Av; Belmont Av, e s, 150 ft n of 183d St, 50x100, Dec. 23, due Dec. 1, 1913; attorneys, Lexow, M & W, 43 Cedar St......$29,000

STEINMETZ CONSTRUCTION CO. to Benjamin Steinmetz, 1,416 Glover St; Glover Av, e s, 300 ft s of Lyon Av, 25x130, Dec. 27, prior mtg $5,000, 2 years, 6 p. c.; attorney, Lawyers Title Insurance and Trust Co., 160 Broadway......$2,000

ENSIGN REALTY CO. to Hannah Morris; 56th St, n s, 175 ft w of 9th Av, 25x100, Dec. 28, due, &c., as per bond; attorney, Title Guarantee and Trust Co., 176 Broadway.. $15,000

INTERNE CONSTRUCTION CO. to Franklin Pierce, 312 West 103d St; Intervale Av, s w corner of 165th St, 111.2x—, Dec. 27, due, &c., as per bond; attorney, Title Guarantee and Trust Co., 176 Broadway......$54,000

SAME to Max Cohen et al.; same property, prior mtg $54,000, Dec. 28, 1 year, 6 p. c.; attorneys, Davis & K., 51 Chambers St.$2,500

REEDER, Arthur J. and another to Josephine Reeder; Madison Av, 415; also, land in Kings County, N. Y., March 1, 1910, 5 years, 4 p. c.; attorneys, Amend & Amend, 119 Nassau St......$6,000

Satisfied Mortgages.

With name and address of lender's attorney.

BROADWAY, n w corner of 32d St, 400x197.6, April 1, 1909; Greeley Square Realty Co., owner, 62 Cedar St, to Title Guarantee and Trust Co., 176 Broadway, trust mortgage; attorney, party of the second part..$3,500,000

WEST END AV, 580, n e corner of 88th St, 100x20.8, Dec. 27, 1907; Walter E. Ward to Elizabeth Horgan; owner, Michael P. O'Connor, on the premises; Hulbert Peck & Sons, 268 West 34th St......$33,000

52D ST, 139 West, n s, 105.9x25.7, Dec. 15, 1903; John A. Mitchell and Mary H., his wife, owners, 20 West 46th St., to the Franklin Savings Bank, 656 8th Av; Wilson M. Powell, 29 Wall St......$25,000

39TH ST, n s, 200 ft w of 9th Av, 98.9x25, June 3, 1905; Charles M. Siegel to Bruno Benziger; owner, Dora Munter, 534 West 157th St; Lawyers Title Insurance and Trust Co., 160 Broadway......$21,000

LOT 25, Map 1,338, property of Fort Washington and Buena Vista Syndicates, May 17, 1909; Alex. P. W. Kinnan to J. Romaine Brown, 340 Convent Av; owner, R. H. M. Realty Co., 103 Park Av; W. M. Wechsler, 165 Broadway......$21,000

26TH ST, 438 West, s s, 98.9x25, Dec. 15, 1905; Solomon Miller to Charles Berndt, 747 East 168th St; owner, Israel Blum, 315 West 58th St; Deyo & Bauerdorf, 111 Broadway.$20,000

WASHINGTON AV, n w corner of 179th St, 100x145, Jan. 23, 1905; Elias A. Cohen to Anne C. Rogers of Hyde Park, Dutchess Co., N. Y.; owners, Golde & Cohen, 198 Broadway; Frederick A. Snow, 15 Wall St...$20,000

3D AV, 2,133, e s, 100x26, Dec. 24, 1907; Luke McDermott to Annette M., his wife, owners, 117 West 71st St, to the Henry McCaddin, Jr., Fund for the Education of Candidates for the Roman Catholic Priesthood in the Poorer Dioceses of the United States, 34 Pine St; Title Guarantee and Trust Co., 176 Broadway......$16,000

46TH ST, 503 West, n s, 100.4x25, Aug. 1, 1892; John Stewart, owner, 430 West 48th St, to Emily A. Watson, 512 5th Av; Title Guarantee and Trust Co., 176 Broadway..$15,000

CATHEDRAL PARKWAY, n s, 450 ft w of 7th Av, 100x25; Joseph Ousani, widower, to Edgar S. Appleby, as trustee; owner, Dawson Construction Co., 24 West 23d St; Lawyers Title Insurance and Trust Co., 176 Broadway......$15,000

99TH ST, n s, 136 ft w of Boulevard, 100.11x14, Nov. 17, 1892; Frank L. Smith and Magdalene, his wife, to the Germania Life Insurance Co., 20 Nassau St; owner, Janet M. Turner, 367 Lenox Road, Flatbush, Borough of Brooklyn; Bowers & Sands, 31 Nassau St......$13,000

COURTLANDT AV, n e corner of 148th St, 27.3x100, Dec. 27, 1907; City Real Estate Co. to James G. Wentz, 335 West End Av; owner, Provident Loan Society, 346 4th Av; De Forest Brothers, 30 Broad St......$13,000

ST PAULS PLACE, n w corner of Crotona Place, 84.4x50x95.5x100, April 16, 1909; St. Paul's Construction Co. to Marcy Realty Co., 100 Broadway; Clarence L. Westcott, 100 Broadway......$12,000

BROADWAY, 676, s e s, 130x28.6, Dec. 31, 1901; De Lancey A. Kane and Eleanora, his wife, owners, Newport, R. I., to Jane E. Oothout; Eugene Smith, 31 Nassau St.... $12,000

103D ST, 159 East, n s, 100.11x30, Oct. 21, 1902; Ignatius F. Walzmann and Barbara M., his wife, 798 Elsmere Place, to Mary Lilly; owners, Samuel Cohen and Meyer Welt, 209 South 9th St., Brooklyn; Title Guarantee and Trust Co., 176 Broadway......$11,000

138TH ST, n s, 516 ft e of 7th Av, 31x99.11, Nov 18, 1910; Max Lipschitz and Helene, his wife, to the Twelfth Ward Bank, City of New York, 147 East 125th St......$10,000

MORRIS AV, e s, 310 ft n of 165th St, 95x20, Dec. 3, 1906; Abraham Orently and Rose, his wife, to Charles Hy Phelps, executor of William Wall, deceased; Phelps & East, 30 Broad St......$7,500

COLUMBUS AV, e s, 75.5 ft n of 70th St, 25x100, Jan. 1, 1910; Catherine O'Hara, owner, 720 St. Nicholas Av., to Cabot Real Estate Co., 55 Liberty St; Davis, Symmes & Schreiber, 55 Liberty St......$7,000

WEBSTER AV, e s, 247.1 ft n of 171st St, 107.10x38.3x113x37.6, Nov. 29, 1905; Annie Bleier to Jennie Freek, 479 East 159th St.; Joseph A. Seidman, 61 Park Row......$7,000

LOTS 375 and 376, map of building lots, Fordham, Aug. 15, 1910; Field Realty Co. to Solomon Moses; owner, party of the first part, 1,659 Amsterdam Av; Title Guarantee and Trust Co., 176 Broadway......$6,500

LOTS 378 and 374, same map, Aug. 15, 1910; same to same......$6,500

BECK ST, w s, 150 ft n of 156th St 100x25, May 6, 1901; George F. Johnson, widower, to Otto I. Metzger, 44 West 95th St; owner, Silas Baum, 160 West 96th St.; Miller, King, Lane & Trafford, 60 Broadway......$6,000

SAME PROPERTY, Sept. 10, 1903; Arthur Berel to George F. Johnson; owner and attorneys, same......$4,000

103D ST, 159 East, n s, 30x100.11, April 30, 1906; Samuel Cohen and Meyer Welt to Frances L. Weber, 1 West 72d St; Emile A. Hassey, 302 Broadway......$6,000

18TH ST, 534 East, s s, 43.9x92, Feb. 15, 1907; Walter J. Salomon to Mary H. Arnold, 447 West End Av, owners Thomas Crump, Greenwich, Conn.; Samuel and Jacob Kahn, Trenton, N. J., and Paul Hellman, 160 East 66th St.; Title Insurance Co., 135 Broadway..$5,250

3D AV, 289, s e s, 63 ft n e of 22d St, 75x21, the undivided one-fifth interest, Jan. 17, 1901; John F. Mullaney and Margaret, his wife, executors, to Catherine C. Mullaney, executrix of James A. Mullaney, deceased, owner; Andrew J. Mullaney, as executor, 239 East 30th St.; Lawyers Title Insurance and Trust Co., 160 Broadway......$4,500

ST PAUL'S PL, n w corner of Crotona Pl, 84.10x50x95.5x51.1, Jan. 31, 1910; Emoh Realty Co. to Harriet S. Steele, 128 Bay 23d St, Bensonhurst, Brooklyn; Title Guarantee and Trust Co., 176 Broadway......$4,500

3D AV, s e s, 63 ft n e of 22d St, 75x21, Dec. 19, 1892; Auguste Racer to Marx Reiss, 3 West 92d St.; Lawyers Title Insurance and Trust Co., 160 Broadway......$4,000

BRYANT ST, e s, 75 ft s of 172d St, 100x100, Nov. 26, 1906; David Horowitz to the Jackson Construction Co., owner; Samuel Z. Chodorov, 1,494 Bryant Av.; Lewis B. Alterman, 277 Broadway......$4,180

26TH ST, 438 West, s s, 98.9x25, Feb. 1; Frank Gens to Elias Kempner; owner, Israel Blum, 315 West 58th St; Kurzman & Frankenheimer, 25 Broad St......$4,000

3D AV, s e s, 63 ft n of 22d St, 75x21, June 9, 1892; Auguste Racer to Marx Reiss; Lawyers Title Insurance and Trust Co., 160 Broadway......$3,000

BATHGATE AV, e s, 77 ft n of Lot 23, map of Upper Morrisania, 67.3x123x—, Jan. 15, 1910; Ella L. Hebberd to Mary A. Scott, 2,323 Davidson Av; Title Insurance Co., 135 Broadway......$3,000

169TH ST, 353 East, n s, 90x19.11, April 25, 1907; Mary E. Browne to Lizzie Van Riper; Theall & Beam, 45 Wall St......$2,200

VAN BUREN ST, w s, 312.11 ft s of Morris Park Av, 100x25, June 18, 1904; Franz Marquardt to Mary F. Kloberg, executrix of Robert Teller, deceased; A. N. Giallorenzi, 320 Broadway......$2,000

TIEBOUT AV, 2,102, e s, 20x100, May 16, 1904; Giuseppe Tannura and Mattea, his wife, to Louis Gates, executor of John T. Slater; Martin L. Henry, 1,948 Bathgate Av...$1,800

LOTS 126 to 129 inclusive, Amended Map 226 of building lots in 12th Ward, July 25, 1906; Provincial Realty Alliance to Chelsea Realty Co; Phillips & Avery, 41 Park Row....$1,620

5TH ST, n s, 150 ft e of 2d Av, 50x97, April 14, 1908; Herman Rosenbaum to Jossef Stern; Daniel Drangler, 107 Rivington St......$1,500

3D AV, s e s, 63 ft n e of 22d St, 75x21, Feb. 28, 1898; August Racer to Marx Reiss; Maurice Rapp, 167 Broadway......$1,000

LOT 411, map of Van Nest Park, Feb. 27, 1908; Louis Schwartz and Minnie, his wife, to Belle Goodstein, 245 West 113th St; Title Insurance Co, 135 Broadway......$1,000

LOT 97, Map 589 Village New Jerome, 100x25, May 28, 1910; Co-operative Construction Co of Williamsbridge, 364 Holland Av, to Mary Lechnyr; Henry D. Patton, 55 Liberty St. $1,000

LOT 97, same map, (in Westchester County,) Feb. 3, 1910; same to Giovina Minutillo; owner, Co-operative Construction Co, 364 Holland Av; Lawyers Title Insurance and Trust Co, 160 Broadway......$500

Recorded Leases.

With name and address of lessee.

GREENWICH ST, 44, all; Edward Michling, executor of John Loster, to Theophile Eylich, 44 Greenwich Av, 10 years from May 1, 1908; address, party of first part, 258 Broadway......$8,000

KING ST, 12 and 14 East, store and front basement; Henry Goodrich to Giuseppe Pieretti, 2 years from Sept. 1, 1910; attorneys, Fitch, M. & G., 32 Nassau St......$750

HOUSTON ST, 179 West, all; John M. Williams to Pietro Massari, 179 West Houston St, 3 4-12 years from Jan. 1, 1911; attorneys, Fitch, M. & G., 32 Nassau St......$1,880

Mechanics' Liens.

30TH ST, 32 West; City Finance Co. against August Janssen, owner; T. J. Lonigan, contractor; James Clark, sub-contractor....$293

127TH ST, n s, 192.8 ft w of Broadway, 150x100, Richard Tribaut, Inc., against Faultless Construction Co., owner and contractor..$649

WILKINS AV, w s, 75 ft s of 170th St, 75x100; Specioso Valente against Harry H. Hess, owner; Pucci Contracting Co., contractor..$100

68TH ST, 248 to 254 West; Antonio Cenzon against Charles Miller, owner; Pietro Altieri and Vincenzo Soppone, contractors......$32

SAME PROPERTY; Carmeno Merica against same......$4

SAME PROPERTY; Antonio Bonecore against same......$30

SAME PROPERTY; Salvatore Sosanno against same......$15

SAME PROPERTY; Michele Sonzillo against same......$37

87TH ST, 130 and 132 West; Kovalsky Brothers against Church of the Holy Innocents, (Roman Catholic,) owner; Philip Levy and Henry M. Weil, contractors......$225

103D ST, 159 East; David Kratenstein and others against Samuel Cohen, owner; Louis Rosen, contractor......$427

135TH ST, 2 West; George Rogers against Doris Osserman, owner and contractor ...$18

BROOK AV, n e corner of 170th St, 50x100; Brooklyn Fireproof Sash and Door Co. against Brook Avenue Construction Co., owner and contractor......$165

165TH ST, s s, whole front between Findlay and Teller Avs, 185.2x108.11x160.3x94.7; same against F. T. Construction Co., owner and contractor......$500

WASHINGTON AV, 2,268; Cerussi Marble Works against Paloow Construction Co., owner and contractor......$125

MANHATTAN ST, 39 and 41; Isidore Field against First United Presbyterian Church, owner and contractor......$11

SAME PROPERTY; Leon Gelbson against same......$21

SAME PROPERTY; Rubin Sragow against same......$15

BROADWAY, 1,615 to 1,623; William Buess against Samuel, Maurice, Max D., and Sidney D. Brill, lessees; John Doe, owner; J. T. Brady Co., contractor; New York Title Co., sub-contractor......$239

21ST ST, 43 West; Herman Schiff against Jacob Sommer, owner and contractor; Remmos Construction Co., contractor......$20,000

ROBBINS AV, e s, 98 ft s of 151st St, 50x100; John B. Gallasso against Froma Realty Co., owner and contractor......$400

165TH ST, s s, whole front between Teller and Findlay Avs, 185.2x108.11x160.3x94.8; Christopher Fabel against Findley-Teller Construction Co., owner and contractor; Solomon M. Schatzkin, contractor......$718

8TH AV, 410; Jacob Abrams & Brother against Mary L. and Thomas J. Rorer, owners; First French Broiling Co. and John Perargari, lessees and sub-lessees; Joseph Kreps, Jr., Co., contractor......$348

Satisfied Mechanics' Liens.

TELLER AV, n w corner of 163d St; Stanislaus Golankie against William Simpson and others, Dec. 13, 1910......$75

45TH ST, 510 and 512 West; Griffin Roofing Co. against Thomas Connors and others, Nov. 16, 1910......$85

CANAL ST, n w corner of Sullivan St; Mugler's Iron Works against Antonio L. Guidone and others, Dec. 16, 1910, (by bond)...$8,530

178TH ST, 586 to 590 West; Alfred Benson against John Glass and others, Dec. 10, 1910, (by deposit)......$655

SAME PROPERTY; Charles M. Gray Marble and Slate Co. against same, Dec. 14, 1910, (by deposit)......$785

Lis Pendens.

HUGHES AV, e s, 150 ft s of 189th St, 25x87.6; Cipriani Realty and Construction Co. against Fratantoni & Amabile Realty Co., (foreclosure of mortgage;) attorney, R. K. Brown.

MANHATTAN AV, n w corner of 118th St, 110.11x100; George D. Gregory against Ledyard Construction Co. and others, (foreclosure of mortgage;) attorney, A. T. Davison.

FREEMAN ST, s w corner of Longfellow Av, 109.5x131.9x irregular, excepting parts released; Daniel J. Mendelson against Longfellow Realty Corporation and others, (foreclosure of mortgage;) attorney, A. T. Scharps.

81ST ST, 239 East; John J. Mueller and others against Nathan Tuckman, (foreclosure of mortgage;) attorneys, Gerlich & Schwegler.

WEST FARMS ROAD, s e s, 523.6 ft n e of Lyon St, 64x291.7x irregular; Harry S. Purdy and others against Beethoven Englander and others, (amended foreclosure of mortgage;) attorney, W. S. Smith.

WEST FARMS ROAD, s e s, 468.6 ft n e of Lyon St, 27.5x239.5x irregular; Angus Wilkie against Abraham Greenberg and others, (amended foreclosure of mortgage;) attorney, W. S. Smith.

WASHINGTON AV, n w s, 50 ft s w of 159th St, 25x100; Josie Schwab against William F. Steinbach and others, (action to reinstate mortgage;) attorney, B. F. Donovan.

WASHINGTON AV, 1,246; Atlantic Dock Co. against Cauldwell Av Co. and others, (foreclosure of mortgage;) attorney, G. G. Dutcher.

124TH ST, s s, 200 ft e of 1st Av, 25x100.11; Anna S. Stemme and others against Susan M. Thall and others, (foreclosure of mortgage;) attorney, F. B. Chedsey.

124TH ST, s s, 225 ft e of 1st Av, 25x100.11; Anna S. Stemme and others against Susan M. Thall and others, (foreclosure of mortgage;) attorney, F. B. Chedsey.

CHERRY ST, 306; Butler & Herman Co. against Harris Falkin, (notice of levy;) attorneys, Eidlitz & Hulse.

85TH ST, 343 East; Tenement House Department against Dora Isaacson, (notice of levy;) attorney, A. R. Watson.

88TH ST, n s, 200 ft w of 1st Av, 25x100.8; Adele Herold against Edward Cladel and others, (foreclosure of mortgage;) attorney, H. A. Herold.

214TH ST, s s, Lot 839, map of Laconia Park, Bronx; George H. Lawrence and others, executors, against Adelaide Burlando and others, (foreclosure of mortgage;) attorney, H. C. Henderson.

AUDUBON AV, n w corner of 180th St, 25x100; Adolph M. Bendheim against Solomon V. Busch and others, (foreclosure of mortgage;) attorney, L. S. Marx.

164TH ST, s s, 275 ft e of Amsterdam Av, 50x112.1; Public Bank and others against Max S. A. Wilson and others, (foreclosure of mortgage;) attorney, H. Fluegelman.

LEXINGTON AV, 1,713 and 1,715, two actions; Italian Savings Bank of the City of New York against Charles A. Person and others, (foreclosure of two mortgages;) attorneys, Wayland & Bernard.

GRAND ST, n s, 50 ft e of Wooster St, 25x100; Henry E. Coe and others against Almira Gassner and others, (foreclosure of mortgage;) attorney, E. E. Mercelis.

135TH ST, 529 East; Joseph H. Schwarts against Christopher Munnich and others, (foreclosure of mortgage;) attorneys, Krakower & Peters.

135TH ST, n s, 420 ft w of Amsterdam Av, 40x99.11; Louise Booss against Siegfried Blumenkrohn and others, (foreclosure of mortgage;) attorneys, Dutton & Kilsheimer.

Building Loan Contracts.

BROOK AV, e s, 324.11 ft n of 168th St, 45x100.6; Manhattan Mortgage Co. loans John H. Buscall Co......$28,000

HUGHES AV, w s, 169.5 ft s of 180th St, 37.7x165.8x irregular; Charles Hoefler loans Antonio Mungo......$18,000

MANHATTAN—FOR SALE.

J. ROMAINE BROWN & CO
Manager of Estates
Brokers, Appraisers,
105 West 40th St., nr. B'way. Tel. 876 Bryant.
J. Romaine Brown. A. P. W. Kinnan.

West Side.

WEST SIDE BELOW 59TH ST.
Plots suitable for factories, garages, &c.
ASHFORTH & CO., 11 EAST 42D ST.

Reduce Plumbing Bills
We will PROVE how. The Sole Plumbing Inspection System, 1,691 Park Av. 'Phone 359 Harlem.

BROOKLYN—FOR SALE OR TO LET.

IMMEDIATE OCCUPANCY.
Three-story and basement brownstone house at a reasonable price for a refined family, near this office.
EVERETT KUHN, 471 SUMNER AV.

Three-story and basement house; fine location; excellent condition; newly renovated. Call
EVERETT KUHN, 471 SUMNER AV.

QUEENS—FOR SALE OR TO LET.

OWNER OF A VALUABLE PLOT OF LOTS
At Jamaica, Borough of Queens, New York City, Will sell $50,000 worth of same at a price per lot FAR BELOW REAL VALUE.
This is an opportunity very seldom offered.
If you will communicate with me and obtain full information, you may then, in a manner to suit yourself, make an investigation and be able to prove to your own satisfaction that this property is worth much more than the price asked.
IN THREE YEARS IT SHOULD SELL FOR $150,000.
Sacrifice must be made to meet pressing obligations.
Cash for full amount only.
H. S. Box 6 Times.

WESTCHESTER—SALE OR TO LET.

Along Hudson River and Westchester County Specialists. TOEL, BRETT & CO., 5 East 42d.

NEW YORK STATE—SALE OR LET.

85 acres alfalfa land; fine buildings; part long time. W. O. Bowers, Romulus, N. Y.

ALABAMA—FOR SALE OR TO LET.

2,640-acre estate must be sold; above Appalachicola, on river; rich land; healthful; fine dwelling; timber enough to pay half; ideal for stock farm; warehouse paying current expenses; consider half exchange 20 acres. Address 1,016 Market St., Anniston, Ala.

NEW JERSEY—FOR SALE OR TO LET

Commuters' Farms.
Do you want Commuter's BIG "little farm," an hour out, close to station, Lackawanna R. R., easy terms? Our unique booklet will interest all refined, sincere homeseekers.
Acre Farm and Home Company, 141 Broadway.

NEW ENGLAND—FOR SALE OR LET.

FOR SALE.
Parker homestead, heart of shopping district in City of Meriden, Connecticut, lot 147½ by 218 feet, on three streets, directly opposite U. S. Post Office; land 200 feet away sold for four hundred dollars per foot; must be sold at once; price very moderate. Geo. M. Wallace, 42 Church St., New Haven, Conn.

COUNTRY—FOR SALE OR TO LET.

Country Homes FARMS Near New York City
I. J. Auerbach, 45 West 34th St., N. Y. C.

CITY HOUSES TO LET—FURNISHED.

NO. 457 WEST 22D STREET.
A handsomely furnished four-story brownstone American basement dwelling to let to a private family, from now to October, 1912; has 13 rooms, 2 baths, butler's pantry, parquet floors, and open plumbing; rent only $1,500.
CRUIKSHANK COMPANY, 141 BROADWAY.

REAL ESTATE WANTED.

Wanted immediately to buy or to lease an unimproved residence 20x100 in East 38th or 39th St., between Madison or 3d Avs., north side of street. Send particulars in writing to M. G., Room 19, 1,430 Broadway.

TO LET FOR BUSINESS PURPOSES.

LOFT 2,200 sq. ft.
TO LET
414 BROADWAY,
Near Canal St.
STEAM HEAT, ELEVATOR SERVICE.
Apply to
LIPPMANN & EISMAN,
54-60 LAFAYETTE ST.,
or your own Broker.

TO LEASE.
Four-story building, corner Av. B and 13th St., 46x107; windows both streets; also adjoining three-story building, 46x95.6; also adjoining 4½ vacant lots; also 20th St., near Av. A, storehouse, 50 feet front. Apply JOHN U. BROOKMAN, owner, 88 Wall St.

1,400 square feet office space in modern fireproof building, Herald Square location, to sub-let at attractive price; long-term renewal privilege. Inquire Allen Advertising Agency, 617 6th Av., (near 36th St.)

To Sublet.—Two attractive outside offices, $35. Room 207, 309 Broadway.

Brooklyn.

Manufacturing Lofts to Let
Fireproof building, passenger and freight elevators, steam heat, power day and night, live steam; lowest insurance rates; light on four sides; one block from Manhattan Bridge Plaza, two blocks from Brooklyn Bridge Plaza; convenient to freight terminals; ready for occupancy.
THE CAVANAGH CO.,
Pearl and Prospect Sts., Brooklyn. 1304 Main.

Bronx.

Two corner lofts, (80x100,) 18 feet high; steam heat, freight elevator; steam power if desired. Inquire Star Iron Works, 4,077-4,085 Park Av., near 175th St., Bronx.

APARTMENTS TO LET—Unfurnished.

West Side.
Above 110th Street and Washington Heights.

VAN PRAAG,
522-524 WEST 112TH ST.,
Between Amsterdam Av. and Broadway.
Beautiful 5 and 6 rooms; telephone, etc.
$42 TO $48.

515 & 523 W. 122nd St
Elevator apartment, 4, 5, 6 and 10 rooms. Electric light. All modern improvements.

West Side.

THE AYLESMERE,
60 West 76th St.
Seven and eight large, light rooms, bath, butler's pantry; two elevators, night and day passenger and service; steam dryer; convenient to all traction lines; $900 to $1,500.
SUPERINTENDENT ON PREMISES.

We store your furniture, $3; moving, $3 van load; also boxing and shipping at moderate charges; send postal. American Storage Co., 604-608 West 48th St. Telephone 2667 Bryant.

A few desirable suites of 2, 3, and 4 rooms, with bath, furnished or unfurnished, in high-class apartment house. Schuyler Arms, 307 West 98th St.

East Side.

FOR RENT
Very attractive Duplex Apartment, medium size, 8th and 9th floors, southern exposure, all light, sunny rooms, open on three sides.
Apply on premises
24 GRAMERCY PARK
Pease & Elliman, Agents

43RD ST., 16 EAST
Suite of 2 or 3 rooms, 2 private baths; maid and valet service; menu a la carte.

APARTMENTS TO LET—Furnished.

"APARTMENTS"
2 Rooms and Bath
40 West 38th Street
Furnished or Unfurnished
New Plumbing and Decorations
Moderate Rent
Cross & Brown Co.
N. W. Cor. 5th Ave. & 34th St.
Tel. 1600 Murray H.

43RD ST., 16 EAST
Suite of 2 or 3 rooms, 2 private baths; maid and valet service; menu a la carte.

Parlor, bedroom, bath; elegantly kept; overlooking Park; one block all transportation; gentlemen only; meals optional; $30-$60 monthly. 22 West 60th St.

FURNISHED APARTMENTS WANTED.

Wanted, by the month, furnished apartment, about five rooms, neighborhood 100th St., West; immediate possession. Answer J. S., care Times.

Wanted—Apartment, furnished, housekeeping, seven or eight rooms, until April 1st; rent moderate. W. R. K., P. O. Box 1,190.

Wanted—Immediately, a six-room furnished apartment until June or July 1st. Send reply to Room 380, 30 Church St.

HOTELS AND RESTAURANTS.

Hotels BONTA and NARRAGANSETT
Broadway, 93d to 94th St.
UNDER HOTEL BONTA MANAGEMENT.
Fireproof, Select Residential Hotels for families and transient guests. Two blocks from Riverside Drive and Central Park.
Beautifully furnished Suites of one, two, and three rooms with bath, by day, week, or month. Send for illustrated descriptive booklet.
RESTAURANT EUROPEAN PLAN.
A. K. BONTA, Proprietor.

HOTEL ROLAND
59th St., Between Madison & Park Avs.
Block from Grand Plaza
Entrance to Central Park.
SINGLE ROOMS WITH PRIVATE BATH, $1.50 PER DAY.
DOUBLE ROOMS WITH PRIVATE BATH, $2.00 PER DAY.

HORSES AND CARRIAGES.

ACCOUNT OF DULL BUSINESS
must sell contents of truckman's plant, consisting of 28 young horses and mares; these horses are young, in good condition; said horses will be sold on trial of ten days; if not as represented, can be returned in trial time; also express wagons, single and double trucks, harness; prices ranging from $35 upward. Call to-day at office or stables, 420 East 64th St.; telephone 344 Plaza; will also lease my stable.

REAL ESTATE. REAL ESTATE.

Your Banker Pays You
4% We will invest for you sums from $1000 and up at 10%
On a Guaranteed Basis
If you can use the other 6%
Call, Write or Telephone
PHILIP A. PAYTON, JR., COMPANY
New York's Pioneer Negro Real Estate Agents
Brokers PAP Appraisers
67 West 134th Street Tel 917-918 Harlem.

LATEST CUSTOMS RULINGS.

Ignition Cable for Automobiles Pay 40 Per Cent.—Other Decisions.

The Board of United States General Appraisers has made a ruling affecting the classification of so-called ignition cable composed of rubber and wire. The importation in question was made by the Packard Motor Car Company. Duty was assessed at the rate of 40 per cent. under the provisions of Paragraph 135 of the Tariff act of 1909, which specifies "telegraph, telephone, and other wires and cables composed of metal and rubber, or of metal, rubber, or other materials."

The importers set up the contention that the merchandise is in chief value of india rubber and therefore dutiable at only 35 per cent. ad valorem under Paragraph 463 or 464 of the Payne act. General Appraiser Fischer, who writes the decision for the board, says it is clear to the customs tribunal that the wire or cable here in question, composed of metal and rubber, falls directly within the express terms of the above-cited provision. The assessment in question is affirmed and the protest overruled.

The Trans-Continental Freight Company has been unsuccessful before the board in an effort to reduce the duty on merchandise invoiced as plumbago melting crucibles. It was assessed for duty as articles composed of earthy or mineral substances under the appropriate provision in the Tariff act of 1909. It is claimed in the protest that the merchandise is entitled to free entry as plumbago under Paragraph 654. Judge Hay states in his decision for the board that the protest was submitted without testimony and that there is nothing before it to justify a disturbance of the Collector's action, which, he says, is presumptively correct. The protest is therefore overruled.

Lawyer Under Contempt Charges.

Ada Laura Fairfield, judgment creditor of Samuel Lewis, Jr., an attorney, obtained yesterday from Supreme Court Justice Amend an order directing Lewis to show cause to-morrow why he should not be punished for contempt for not paying over $800 and $277 interest, as ordered by Justice Blanchard.

AUCTION SALES.

FOR SALE BY THE UNDERSIGNED, THE Executors of the Estate of HENRY H. HEERT, late of the County of New York, deceased, to wind up said estate:

Notice is hereby given that the undersigned will sell at public auction, upon the premises, on the 22d day of December, 1910, at eleven o'clock A. M., by OSCAR STERN, auctioneer, the business formerly conducted by the deceased under the name of Knickerbocker Cigar Factory, at Nos. 110-112 Murray Street, in the City of New York, Borough of Manhattan, and continued by his executors since his death, consisting of a large and choice stock of Havana, Sumatra, and other tobaccos, manufactured cigars and tobacco in process of manufacture, labels, fixtures, including tables, molds, presses, scales, tools, implements, and other paraphernalia belonging to said business, and also the outstanding accounts, the lease of said premises, and the good-will of said business. The business is a profitable one, and has been favorably known to the trade for many years. The chief brand of cigars manufactured by said business was the "Fifth Avenue," which had and still has a large local trade.

Separate bids will be received for all of the foregoing assets in the following order: (1) Stock, (2) fixtures, (3) outstanding accounts, (4) lease and good-will. The said business, including all of the foregoing assets, will then be offered for sale, in its entirety, as a going concern. The undersigned reserve the right to accept the bid that will produce the highest sum for said business under either of the foregoing methods.

Bona fide intending purchasers will be given full opportunity to examine the stock, fixtures, lease, and the books of account, to which they are accorded free access at all reasonable hours up to the date of the sale.

A catalogue of the sale containing detailed information in regard to the stock, fixtures, lease, and outstanding accounts of the business, will be ready for distribution about December 19th, 1910, and will be mailed to any person sending his address to JOSHUA KANTROWITZ, Attorney, 320 Broadway, New York City, Manhattan Borough, or to JOHN LECHLER, 110 Murray Street, New York City, Manhattan Borough.

Until such catalogue is issued, any information with respect to such business may be had by communicating with the said JOSHUA KANTROWITZ or the said JOHN LECHLER.

RAY H. WINSTEN,
MOSES ESBERG, and
JOHN LECHLER, Executors.

The above sale is hereby adjourned to Thursday, January 5th, 1911, at the same hour and place.

RAY H. WINSTEN,
MOSES ESBERG, and
JOHN LECHLER, Executors.

PLANT

Valuation $20,000. The most modern plant and office fixtures ever sold at public auction, formerly of the Harvey H. Reese Co., Bankrupts, John C. Davis was receiver, will be sold to-day, Thursday, Dec. 29th, at 11 A. M. sharp, on premises, 16-22 Lawrence St., near Clinton, Newark, N. J., (two blocks from Market St. Pennsylvania R. R. Station), by Van Praag & D. Hartmann, consisting of the plant; 1 Singer 12-needle 52-22; 1 Singer 6-needle 52-16; 1 Singer Button Sewer, 68-07; 1 Singer Buttonhole 71-1; 1 Singer Cutting Machine 413-77; 1 Wheeler & Wilson 3-needle; 1 Singer 2-needle 82-58; 1 Singer 2-needle 31-52; 5 Singer 2-needle 81-60; 1 Singer Special 107 W. 1; 5 Singer Specials 88-3; 5 Singer Specials 44-8; 1 Singer Special 38-1; 1 Singer Special 71 W. 1; 20 W. & G. High-Speed; 1 W. & W. Hemstitcher; 50 Singer 44-20; 6 Singer Chain Stitch 24-31; 2 Singer Chain Stitch 15-31; 110 Singer Power Tables; 1 Sheridan Electric Cutting Machine; 1 Complete Machinist Workroom; 12 3-inch Cutting Tables; 1 Ironing Plant and Blower; 65 Arc Lamps; 200 Factory Chairs; Workboxes, Tables, Shelving, Large Oil Tanks, Scales, Hand Trucks, Patterns, Tissue Paper, Stepladders, etc. Office furniture consists of 2 Solid Mahogany Roll Desks and Chairs, 2 Solid Oak Flat-Top Desks, 2 Bookkeepers' Desks, 1 No. 5 Oliver Typewriter and Desk and Chair, 1 Macey Cabinet File, 3 Revolving Chairs, 25 Vienna Chairs, Screens, Rugs, Electric Fans, Regulator, Hat Trees, Office Partition, 1 Large Double Door Mosler Combination Safe costing $600, and in fact everything belonging to a first-class Underwear Manufacturing Concern. Notice—This entire plant was installed only 6 months ago with the very latest equipment, therefore it is useless to state that everything in the place is of the very latest type and no doubt the grandest opportunity for any one who contemplates to establish himself in this line of business. Our sales are always being held without reserve to the highest bidder. Office of D. Hartmann, 22-24 Lispenard St. Tel. 534 Franklin. Van Praag & Co., 11 Lispenard St. 953 Franklin.

A Very Important Fur Sale

by order of the well-known importers,
MESSRS. HAYIM & SHASHOU,
NEW YORK,
On account of dissolution of partnership have instructed

THE
Fifth Av. Art Galleries
"SILO BUILDING,"
546 FIFTH AV.,
COR. 45TH ST.

Mr. JAMES P. SILO, Auctioneer.

To sell by Auction
TO-DAY (Thursday) and two following days,
at 3 o'clock each day,
THEIR MAGNIFICENT STOCK OF

HIGH GRADE FURS

Coats, Neckpieces, Muffs, Fur Lined Coats, Auto Apparel.
Also a large assortment of
GENTLEMEN'S FUR COATS,

Animal Rugs and Robes

Tigers, Polars, Wolves, Leopards, and Bears. Also Fur Garments, made from Sable, Broadtail, Persian, Ermine, and other Russian Furs in their latest style.

AUCTION SALE
—OF—
800 ORIENTAL RUGS
—AND—
CARPETS

To the Highest Bidder. By order of the Importer.
THIS DAY, THURSDAY, DEC. 29TH,
AND FRIDAY, DEC. 30TH, 1910,
At 11 A. M. Each Day.
This Offering Comprises All Sizes from 3x4 to 20x14
In Candahar Carpets, Kermanshah, Bokhara,
Daghistan, Durband, Sarook, Shirvan,
Hall Runners, Etc., Etc.
ON PREMISES, 722 BROADWAY, N. Y. C.
IRVING E. SCHAAP, Auctioneer.
'Phones 2958 2954 Franklin.

The above goods were imported for special orders but were delayed in transit and acceptance was refused by the buyers, and the importer has decided to close them out without further delay.

ANDREW J. McCORMACK, Auctioneer.
ADRIAN H. MULLER & SON will sell at auction on WEDNESDAY, JAN'Y 4, 1911, at 12:30 o'clock, at the Exchange Salesroom, Nos. 14 and 16 Vesey St.,
For account of whom it may concern,
700 shs. East Georgia Saw Mill Co. Hypothecated.

WINTER RESORTS.

1 time per line, 20c. 7 times, consecutively, $1.26. 30 times, consecutively or every other day, $5.00

FLORIDA.

SUMMER TIME NOW
ON THE EAST COAST of FLORIDA

Easy of access—Two through Pullman Trains daily except Sunday—33 hours, New York to Palm Beach—only one night on the cars—Winter Tourist Tickets at Reduced Rates carry stop-over privileges—51 hours New York to Havana, Cuba, via the Knights Key Route—Short Daylight Water Trip on commodious and Fast Steamships.

Hotel and Boarding-house accommodations to suit the purse of every class. One dollar a day and up. Congenial environment for the old and the young, the rich and the poor, the grave and the gay.

RESORTS
St. Augustine .... Ponce de Leon and Alcazar
Ormond .... Hotel Ormond on-the-Halifax
Palm Beach .... Royal Poinciana and Breakers
Miami .... Royal Palm on-Bay-Biscayne
Long Key Fishing Camp .... Among the Florida Keys
Nassau, Bahama Islands .... The Colonial
Havana, Cuba .... Via Knights Key and the P. & O. S. S. Co.

Excellent Train Service—5 trains each way daily.

SO MUCH TO SEE. SO MUCH TO DO. SO MUCH TO ENJOY.

Automobiling, Riding, Driving, Surf-Bathing, Chair-wheeling, Golf, Tennis, Boating, Yachting, Fishing, Deep & Fresh Water, Quail and Deer Hunting—Every day available for out-door sports.

ITS ALL ON THE EAST COAST OF FLORIDA

For complete information, Booklet, Tickets and Reservations, apply to the Local Agent, or to F. E. C. Offices at
243 Fifth Ave., New York 130 Adams St., Chicago
General Offices at St. Augustine, Fla.

NEW JERSEY—Atlantic City.

ATLANTIC CITY
NEW JERSEY

Extends a New Year greeting and offers innumerable benefits and pleasures to all those who will visit this peerless resort during 1911. Leading hotels always open.

TRAYMORE
GALEN HALL
CHALFONTE
HADDON HALL

HOTEL PIERREPONT
Atlantic City, N. J. Special rates for New Year reservations. Sea water baths free.
Mrs. GERSON L. KAHN.

PIANOS AND ORGANS.

CHRISTMAN PIANOS

Advanced Pianists
Will Find Their Ideal in the
Christman Studio Baby Grand
ONLY FIVE FEET LONG.

The only piano on the market of its size that has that large, sympathetic tone which appeals to the lovers of the grand. The mechanism is built on improved lines, and capable of great endurance.

Upright pianos of fine grade and player-pianos of unusual merit at most reasonable prices and liberal terms. Visitors are pleased and surprised beyond expression. Come and let us give you a demonstration.

Bargains in Used Pianos

	Original Cost.	Our Price.
Steinway Upright	$650	$300
Christman Upright	550	275
Estey Upright	500	225
Sohmer Upright	450	175
Weber Upright	425	150
Mason & Hamlin Upright	475	200
Haynes Upright	350	150
Chickering Upright	400	100
Erard Upright	250	65

Warerooms 35 West 14th St.
Open Evenings.

WINTERROTH & CO

GREAT BARGAINS!
for the HOLIDAYS!
New Uprights $150 upw. $5 monthly. Used upright pianos $75 upw. Steinway, Chickering, Weber bargains. Self-Playing Pianos $400 upw. Call and hear them. Cash or easy payments.
Open Evenings.
WINTERROTH, 105 East 14th St. 14 West 125th St.

SCHOOLS.

PACKARD COMMERCIAL SCHOOL
(Fifty-third Year.)
Will reopen, day session, Tuesday, Jan. 3
Evening session, Wednesday, January 4
Commercial and Stenographic Courses
Individual Instruction. Enter at any time. Call, write, or telephone for prospectus.
101-103 East 23rd St., cor. Fourth Av.
Subway Station at door.

Bookkeeping, Shorthand, Typewriting, Penmanship, Civil Service and Academic Departments.
Day and Evening Sessions.
Call or write for Catalogue.
Eastman School
123d St. & Lenox Ave.

CHAPPAQUA MOUNTAIN INSTITUTE
Valhalla, Westchester Co., N. Y.
A Co-Educational Friends' School in the Real Country. 40th year. Modern buildings; 25 miles from N. Y. 70 acres; 500 ft. altitude. Preparatory; Commercial; Manual Training; Domestic Science, Music and Art Departments; Separate Department and Home Mother for young children. Gymnasium. $300 a year. Catalog.

The Brown School of Tutoring.
FIFTH YEAR.
One student at a time with each teacher accomplishes 2 or 3 years' regular school work in one. Lessons at home or at the school. 168 West 72d St. Telephone, Columbus—8257.

IDEAL SCHOOL FOR BOYS OF BUSY PARENTS
Boarding, Half-Boarding, and Day School. St. Ann's Academy, Lex. Av. & 77th St. Send for catalogue.

THE BEN GREET SCHOOL OF ACTING.
Term now on.
Practical stagecraft, correct speaking and style especially taught. Address care of Sanger & Jordan, 1,432 Broadway, New York.

COURSES OF **BOXING** ART OF SELF-DEFENSE.
CLASSES AND PRIVATE.
Panzer's Gymnasium, Carnegie Hall. Phone 1350 Col.

LOOKING FOR A SCHOOL OR CAMP? YOU CAN FIND THE SCHOOL WANTED by writing School Agency, M.-41 Park Row, N. Y.

French, German, Spanish, Italian—The Language Phone Method, 807 Metropolis Bldg., B'way & 16th St., N. Y.

INSTRUCTION—Musical.

Inst. of Mus. Art, City of New York, Box 125, 120 Claremont Av., Frank Damrosch, Dir.

FOR SALE.

TYPEWRITERS RENTED. 3 MONTHS FOR $5.00
and upwards. We also have them to sell. All makes. All prices. Latest models. Fully guaranteed. Liberal allowance for machines taken in exchange. Send for catalogue.
AMERICAN WRITING MACHINE CO.
345 Broadway, Cor. of Leonard St. Tel 5408 Franklin. | 1½ Barclay St., 6 Doors from B'way. Tel. 5915 Barclay.

High-grade office furniture, desks, tables, partitions, telephone booths; new and slightly used, &c.; immense stock to select from. Budd & Co., 73 Spring St. Tel., Spring 5483.

Desks, partitions, telephone booths, tables, chairs, wardrobes, mirrors, wall fixtures, business furniture all kinds. Finn Bros., 59-65 Franklin, 658 Broadway.

HOTEL RUDOLF
Directly on ocean front. Capacity 1,000. Open all year. American or European plan. Sea and fresh water in all baths; no extra charge for use of baths. Elaborate entertainment prepared for Christmas week and big New Year's Eve celebration. Holiday bookings now being made.
A. S. RUKEYSER, Mgr. JOEL HILLMAN, Pres.

HOTEL WESTMONT
Ocean end Rhode Island Avenue. Splendid table and service. Special rate for the Winter, $12.50, $15 per week, without bath; $15 to $25 per week, with bath. Sea water and other baths. Booklet. W. H. Moore, Manager.

NEW HOTEL MERION,
ATLANTIC CITY, N. J.
VERMONT AVE.
Charming place for particular people. Homelike atmosphere. Opens Dec. 23. Reservations now for Holidays.
MACK LATZ & CO.

THE WILTSHIRE Virginia Ave. and beach. Ocean view. Greatly improved and refurnished. Cap. 350. Private baths, running water in rooms; elevator; porches, &c. Music. Special—$12.50 up weekly. $2.50 up daily. Booklet.
SAMUEL H. ELLIS.

HOTEL MONTICELLO
A Hotel of Refinement and Homelike Comfort
Atlantic City, N. J. 225 rooms, 50 with bath. Every comfort. Excellent table. Splendid location. $2 up. Daily. Am. Plan. Spl. Weekly rates. Write for booklet.

Marlborough-Blenheim
DECEMBER AND JANUARY RATES IN FORCE.
JOSIAH WHITE & SONS COMPANY.

ATLANTIC CITY,
America's most famous
All Year Resort.

Ask Mr. Foster—Free information, Flatiron Building Arcade.

NEW JERSEY—Lakewood.

BARTLETT INN
THE ONLY EUROPEAN PLAN HOTEL IN LAKEWOOD, N.J.
Write for illustrated booklet and rates.

GEORGIA.

Hotel Bon Air
AUGUSTA, GA.,
Now open. Why not spend your holidays there? Two fine 18-hole golf courses, beautiful club house, excellent driving and motoring, shooting, and all outdoor sports.
Address C. G. TRUSSELL, Manager.
Also Manager Frontenac Hotel, Thousand Islands, N. Y.

SOUTH CAROLINA.

HOTEL
PARK IN THE PINES
AIKEN, S. C.
HARRY W. PRIEST CO., Props.
Golf, Tennis, Riding, Driving
Now Open. J. A. SHERRARD, Mgr.

FOREIGN HOTELS AND RESORTS.

ALGERIA---ALGIERS
THE QUEEN OF CLIMATES.
Most Comfortable of Winter Resorts.
Charming Scenery. Golf Links.
Average Temperature, 67 deg. Fahrenheit.
Perennial Sunshine.
The Committee d'Hivernage, 2 Rue Bab Azoun, Algiers, replies gratuitously to all inquiries.

LONDON'S LATEST and BEST
PICCADILLY HOTEL
AND RESTAURANT.

EXCURSIONS AND TOURS.

"TRAVEL"—FREE
Now ready. Booklet suggesting hundreds of ideal winter tours. Attractive program of Independent and Escorted Tours to Bermuda, Florida, Cuba, Jamaica, Nassau, Porto Rico, West Indies, etc. Send to-day for copy free on request. MARSTERS TOURS, 31 W. 30th St., N. Y. City.

TRAVELERS' GUIDE—STEAMBOATS.

FALL RIVER LINE
(Splendid Steamers—Splendid Service)
A trip by the Fall River Line to Boston—
—will refresh and rest you to a wonderful degree.
Fall River Line steamers leave New York, Pier 19, North River, foot of Warren Street, at 5:00 P. M. Get you to Boston as early as 7 o'clock next morning—later if you like.
Fare to Boston $3
Telephone 5121 Cortlandt for information
City Ticket Office—171 Broadway

CENTRAL-HUDSON LINES,
Daily steamers for Newburgh. Weekdays for Poughkeepsie. Pier 24, N. R., ft. Franklin St.

TRAVELERS' GUIDE—STEAMSHIPS.

Hamburg-American Cruise

Other Cruises to the Orient, West Indies, Around the World, etc.

Write for booklets of all cruises.

HAMBURG-AMERICAN LINE
41-45 BROADWAY

VISIT
South America
THIS WINTER
Land of Opportunity
For Business or Pleasure

Grand Cruise by *S. S. "Bluecher"* 12,500 tons, from New York, January 21, 1911, for the East Coast of South America, through the Straits of Magellan and up the West Coast of Valparaiso, Chile.

The Itinerary will include the following ports: Bridgetown (Barbados), Pernambuco (Brazil), Santos (Brazil), Montevideo (Uruguay), Punta Arenas (Chile), Coronal (Chile), Valparaiso (Chile), optional trips across the Andes, Buenos Aires (Argentine), Rio de Janeiro (Brazil), Bahia (Brazil), Para (Brazil), Port of Spain (Trinidad), St. Thomas (West Indies), and thence to New York.

Duration of trip 74 days
Cost from $350 up

Consul Manning, of Venezuela, in a recent address, said:
"I have suggested in various reports the desirability of visits of North American business men to South America. The average South American feels that he and his country are little understood by his North American neighbors, because so few of our people ever go there. From this apparent aloofness have arisen such suspicions of the United States as may exist among our Southern neighbors. *A wonderful opportunity for studying local conditions and acquiring commercial information in Brazil, Argentine and Chile, etc., is here offered business men, in connection with a high-class pleasure cruise.*"

The thrill of health and the zest of new scenes add to the charm of outdoor life in Jamaica. You will enjoy every moment of your trip there—not only the five-day ocean voyage from New York on one of our new and perfectly appointed steamers, but the delight of strange sights and familiar sports which this lovely island affords. A steamer leaves every Thursday at noon. The time to go is now. Send for booklet.

To Jamaica and Back, $85.50.
United Fruit Company
STEAMSHIP SERVICE
17 Battery Pl. Tel. 1025 Rector. NEW YORK
Or Any Authorized Tourist Agency.

CUNARD Piers foot West 14th St., N. R. Offices, 24 State Street, opposite Battery.
Largest, Fastest, Finest Ships afloat.
Wireless Telegraph, Submarine Signals.
MOST EXPEDITIOUS ROUTE.
LONDON PARIS BERLIN VIENNA
DIRECT via FISHGUARD
Queenstown—Fishguard—Liverpool
Campania, Jan. 4, 10 A. M. | Campania, Jan. 25
Fishguard and Liverpool
Lusitania, Jan. 18, 9 A. M. | Mauretania, Feb. 1
GIBRALTAR GENOA NAPLES TRIESTE FIUME
Pannonia, Feb. 25, noon | Saxonia .... Mar. 30
Ultonia, Mar. 23, noon | Pannonia ..... April 13
SPECIAL CRUISES
RIVIERA ITALY EGYPT
Madeira Gibraltar Algiers Villefranche Genoa Naples Alexandria Fiume. *Omits Fiume.
Carmania 20,000 tons .... Jan. 7, *Feb. 18
Caronia 20,000 tons .... Jan. 21
Franconia 18,000 tons, new steamer. *March 11

BERMUDA
MOST BEAUTIFUL SPOT IN THE WORLD.
ONE DAY (Two Nights) from NEW YORK
BY THE MAGNIFICENT FAST MAIL
Twin Screw S.S. "Oceana"
14,000 Tons Displacement; 8,000 Tons Register; 535 Feet Long; 55 Feet Beam; 38 Feet Deep; Wireless Telegraph; Bilge Keels; Submarine Signals. LARGEST, FASTEST, AND MOST LUXURIOUS STEAMER TO BERMUDA.
FIRST-CLASS ROUND TRIP FARE, including Stateroom Berth and Meals. $20 up
FINEST CUISINE ON THE ATLANTIC.
Special trips, including Carriage Drives, Launch Trips, numerous Shore Excursions, and Best Hotel Accommodations for 8 Days, $25, in addition to steamship fare. Booklet and full particulars of BERMUDA-ATLANTIC LINE, 290 BROADWAY, N. Y. PHONE WORTH 710.

FRENCH LINE
Compagnie Générale Transatlantique
Direct Line to Havre—Paris (France).
Sailing every Thursday, 10 A. M.
From Pier 57, North River, foot West 15th St.
La Bretagne .. Dec. 29 | *La Provence .. Jan. 19
*La Lorraine .. Jan. 5 | La Bretagne .. Jan. 26
*La Savoie .... Jan. 12 | *La Savoie .... Feb. 2
*Twin screw steamers.
SPECIAL SATURDAY SAILING.
One class (II) Cabin Passengers only.
*Chicago .... Feb. 4
GENERAL AGENCY, 19 State Street, N. Y.

LAMPORT & HOLT LINE SOUTH AMERICA
THE WORLD'S GREAT GARDEN
BAHIA, RIO DE JANEIRO, SANTOS, MONTEVIDEO, BUENOS AYRES & ROSARIO.
By the Large, New and Fast Passenger Steamers of the
LAMPORT & HOLT LINE
Sailing from New York, 5th and 20th of each month.
For rates, etc., apply local ticket Agents, or
BUSK & DANIELS, General Agents
301 Produce Exchange, New York

BERMUDA
The Ideal Winter Tour.
Leaves Dec. 31, Jan. 4, 11, 14, 18.
5 TO 15 DAY TOURS, INCLUDING TICKETS, HOTELS, DRIVES, ETC. $35.50 Up.
THOS. COOK & SON
245 Broadway, 264 and 563 Fifth Ave., 649 Madison Ave., New York.

RUSSIAN AMERICAN LINE
27 B'way, N. Y.
8½ days to Rotterdam, 11½ days to Libau.
S. S. KURSK ...... Jan. 7
S. S. BIRMA ...... Jan. 21
First Class to Rotterdam, $60; Libau, $60. Second Class to Rotterdam, $43; Libau, $50. All outside rooms, wireless telegraph.
A. E. Johnson & Co., Gen'l Pass. Agts.

ANCHOR LINE
GLASGOW via LONDONDERRY
Furnessia .... Jan. 7, noon | Caledonia ... Feb. 4, 11 AM
Columbia .... Jan. 21, 1 PM | Furnessia, Feb. 11, 9 AM
FIRST CABIN, $67.50 AND $72.50.
SECOND CABIN, $45 AND $47.50.
THIRD CLASS, $30 AND $31.25.
HENDERSON BROTHERS, 17-19 Broadway.

ITALIAN LINES
*NAVIGAZIONE GENERALE ITALIANA.
†LA VELOCE, (Fast Italian Line.)
‡ITALIA Societa di Navigazione a Vapore.
TO NAPLES AND GENOA DIRECT.
*D. D. Abruzzi, Dec. 29, n'n | *D. D. Aosta .... Jan. 21
†America .... Dec. 31, noon | †Ancona .... Jan. 26
All large, new Twin Screw Steamers.
HARTFIELD, SOLARI & CO., 21 State St., N. Y.

BERMUDA TOURS
Covering All Expense, $25.50 and Up.
TOURS AND TICKETS EVERYWHERE.
Frank Tourist Co. 398 Broadway, N. Y.

HAMBURG-AMERICAN

LONDON-PARIS-HAMBURG
†AMERIKA .... Jan. 5, 11 AM
§PRESIDENT LINCOLN . Jan. 12, 9 AM
‡BATAVIA .... Jan. 19, 9 AM
§PRESIDENT GRANT .. Jan. 28, 9 AM
†Unexcelled Ritz-Carlton a la Carte Restaurant, Gymnasium, Electric Baths, Elevator, Palm Garden. ‡Hamburg direct. §Hamburg via Cherbourg.

EUROPE

GIBRALTAR, ALGIERS, NAPLES, GENOA
By new 17,000 ton steamers, equipped with all modern safety appliances. Electric Baths, Gymnasium, Elevator, etc.
S. S. CINCINNATI .... Jan. 5, 12 noon
S. S. CLEVELAND .... Jan. 28
S. S. CINCINNATI .... Feb. 14
Tourist Department for Trips Everywhere.

PLEASURE CRUISES
THE ORIENT, WEST INDIES, SOUTH AMERICA, AROUND THE WORLD, Etc.
Write for Detailed Itineraries of All Cruises.
HAMBURG-AMERICAN LINE, 41-45 Broadway, N. Y.

INTERNATIONAL MERCANTILE MARINE LINES
ALL OUR STEAMERS HAVE WIRELESS TELEGRAPH AND SUBMARINE SIGNALS
NEARBY SAILINGS: ENGLAND, IRELAND, THE CONTINENT
St. Louis Dec. 31, 10:00 A. M. | St. Paul Jan. 11, 10:00 A. M.
Kroonland Jan. 4, 10:00 A. M. | Lapland Jan. 11, 10:00 A. M.
Oceanic Jan. 7, 10:00 A. M. | Megantic Jan. 14, 11:00 A. M.
Minnewaska Jan. 7, 10:30 A. M. | Minneapolis Jan. 14, 10:00 A. M.

CRUISES West Indies—Spanish Main—Panama Canal
S.S. NEW YORK. Costing only $150 and Upwards for 31 Days, affording 294 Hours Ashore, three days more than any other cruise. JAN. 28 MAR. 4
The Ship, the Itineraries, the Equipment and the Prices are Right; and you may visit United States territory under the American flag. Send for map and program

American Line Pier 62 N. R.
Plymouth—Cherbourg—Southampton
St. Louis ... Dec. 31, 10 AM | St. Paul .. Jan. 11
*Oceanic .... Jan. 7, 10 AM | *Adriatic . Jan. 21
*White Star Line Steamer, Pier 61, N. R.

Atlantic Transport Line
New York—London Direct Pier 58 N. R.
Min'waska, Jan. 7, 10:30 AM | Min'haha . Jan. 21
Minneapolis, Jan. 14, 10 AM | Min't'nka . Jan. 28

Red Star Line Pier 59 N. R.
New York—Cherbourg—Dover—Antwerp.
Kroonland .. Jan. 4, 10 AM | Finland .. Jan. 18
Lapland (new) .... Jan. 11 | Vaderland, Feb. 1

White Star Line Piers 60 & 61 N. R.
Plymouth—Cherbourg—Southampton
†St. Louis .. Dec. 31, 10 AM | St. Paul .. Jan. 11
Oceanic ...... Jan. 7, 10 AM | Adriatic .. Jan. 21
†American Line Steamer from Pier 62 N. R.
New York—Queenstown—Liverpool
Megantic ... Jan. 14, 11 AM | Baltic .... Feb. 11
Laurentic .. Jan. 28, 11 AM | Laurentic, Feb. 25

PASSENGER OFFICES, 9 B'WAY, (TEL. 2100 RECTOR,) AND PIER 62, N. R., (WEST 23D ST.,) N. Y.

White Star Line ☆ Riviera, Italy, Egypt
Via AZORES, MADEIRA, GIBRALTAR, VILLEFRANCHE, ALGIERS
Including the Largest Ships in the Trade
"CEDRIC" January 11 February 22 FROM NEW YORK "CELTIC" January 25 March 8
Also Alternate Departures from New York and Boston
Romanic .... February 4 | Cretic .... March 29
Romanic .... March 18 | Canopic .... April 8
Offices, 9 B'way (Tel. 2100 Rector), or Pier 62, N. R., (W. 23d St.) N. Y.

CRUISES DE LUXE
WEST INDIES
Including PANAMA CANAL, VENEZUELA, BERMUDA, PORTO RICO, CUBA, etc.
By New Twin Screw "AVON" 11,073 Tons
From NEW YORK
January 21st (27 Days), $140 and up
February 18th (32 Days), $150 up
Easter Cruise, March 25th (19 Days), $85 up
Wireless Telegraph, Submarine Signals.
The largest, finest, and fastest steamer especially constructed for Service in the Tropics cruising to the West Indies this winter.

CUBA
JAMAICA
PANAMA
COLOMBIA

Regular Service by West India Mail Steamers of 6,000 tons; excellent cuisine, orchestra, etc. Circular Tours of 12 and 24 days, New York back to New York, using steamers as Hotel, $82.50 and $125.00.

BERMUDA

By S. S. TRENT and S. S. TAGUS
ROUND TRIP $20 AND UP.

Complete Illustrated Booklets on Request.
THE ROYAL MAIL STEAM PACKET COMPANY
SANDERSON & SON, General Agents, 22 State St., N. Y.

North German Lloyd
LONDON—PARIS—BREMEN
STEAMSHIP "GEORGE WASHINGTON" 27,000 TONS
SAILS, JANUARY 3RD
7 days to Plymouth and Cherbourg—8 days to Bremen.
LARGEST GERMAN STEAMER AFLOAT.
GIBRALTAR—ALGIERS—NAPLES—GENOA
STEAMSHIP "BERLIN" 20,000 TONS
SAILS JANUARY 7TH.
Connections for Egypt, India, Far East, Australia.
OELRICHS & CO., GEN. AGTS., 5 B'WAY, N. Y.

OLD DOMINION LINE.
DAILY SERVICE.
For Old Point Comfort, Norfolk, Portsmouth, Pinner's Point, and Newport News, Va., connecting for Petersburg, Richmond, Washington, D. C., and the entire South and West.
Freight and Passenger Steamers sail from Pier 25, N. R., foot of North Moore St., every week day at 3 P. M.
W. L. WOODROW, Traffic Manager.

CLARK'S "ARABIC" ORIENT CRUISE
FEB. 4, $400 up for 71 days. Shore trips ALL INCLUDED. Round World Tour Jan. 25; Riviera-Italy, Jan. & Feb.; 30 Tours to Europe. Specify programme desired.
FRANK C. CLARK, Times Bldg., New York.

Shipping and Mails.

Miniature Almanac for To-day.

Sun rises..7:23 | Sun sets..4:39 | Moon rises..5:49

THE TIDES.

	High Water. A.M.	High Water. P.M.	Low Water. A.M.	Low Water. P.M.
Sandy Hook	5:58	6:39	12:34	12:00
Governors Island	6:31	7:02	12:23	1:12
Hell Gate	8:21	8:52	1:58	2:47

Arrived—Wednesday, Dec. 28.

SS Germania, Naples, Dec. 14.
SS President Lincoln, Hamburg, Dec. 17.
SS Laura, Algiers, Dec. 16.
SS Ryndam, Rotterdam, Dec. 17.
SS Oceanic, Southampton, Dec. 21.
SS Jungshored, Shields, Dec. 10.
SS Cheruskia, Port Said, Sept. 12.
SS Livingstone, Port Antonio, Dec. 21.
SS Glenaen, Maranham, Dec. 12.
SS Frutera, Port Antonio, Dec. 23.
SS Amelia, Tanamo, Dec. 23.
SS Blythswood, Bermuda, Dec. 20.
SS Guyane, Dunkirk, Nov. 26.
SS Gafsa, Huelva, Dec. 1.
SS Panama, Cristobal, Dec. 22.
SS Orange Prince, Trinidad, Dec. 20.
SS Trent, Bermuda, Dec. 26.
SS San Marcos, Brunswick, Dec. 24.
SS Capt. A. F. Lucas, Savannah, Dec. 25.
SS Lampasas, Tampa, Dec. 23.
SS Hamilton, Norfolk, Dec. 27.

Outgoing Steamships.

SAIL TO-DAY.

	Mails Close.	Vessels Sail.
Bretagne, Havre	7.00 A.M.	10:00 A.M.
United States, Copenhagen	———	2:00 P.M.
Re d'Italia, Naples	———	12:00 M.
Duca degli Abruzzi, Naples	———	12.00 M.
Merida, Havana	9:00 A.M.	12:00 M.
Metapan, Jamaica	9:30 A.M.	12:00 M.
Allemania, Hayti	11:00 A.M.	2:00 P.M.
Advance, Cristobal	11:30 A.M.	3:00 P.M.
Santurce, Aguadilla	———	12:00 M.
Algonquin, Brunswick	———	3:00 P.M.
City of Montgomery, Savannah	———	3:00 P.M.

SAIL TO-MORROW.

	Mails Close.	Vessels Sail.
Vigilancia, Nassau	12:00 M.	3:00 P.M.
Mohawk, Jacksonville	———	1:00 P.M.

SAIL SATURDAY.

	Mails Close.	Vessels Sail.
America, Naples	———	12:00 M.
St. Louis, Southampton	6:30 A.M.	10:00 A.M.
Mesaba, London	———	9:00 A.M.
Trent, Bermuda	8:00 A.M.	10:00 A.M.
Cristobal, Cristobal	5:30 A.M.	8:00 A.M.
Ikaria, Argentina	8:00 A.M.	11:00 A.M.
Florizel, Newfoundland	8:30 A.M.	11:00 A.M.
Curacao, Curacao	8:30 A.M.	12:00 M.
Saratoga, Havana	10:00 A.M.	1:00 P.M.
Seminole, San Domingo	10:00 A.M.	1:00 P.M.
Prinz Joachim, Jamaica	11:00 A.M.	2:00 P.M.
San Juan, San Juan	———	12:00 M.
Harry Luckenbach, San Juan	———	———
San Jacinto, Galveston	———	1:00 P.M.
Alamo, Tampa	———	1:00 P.M.
City of Atlanta, Savannah	———	3:00 P.M.
Huron, Jacksonville	———	1:00 P.M.

Supplementary mails are open on the piers of the American, English, German, and French transatlantic lines until within ten minutes of the hour of sailing.

Incoming Steamships.

DUE TO-DAY.

Derbent	Antwerp	Nov. 30
Campine	Ghent	Dec. 10
El Mar	New Orleans	Dec. 23
Cubana	Cardenas	Dec. 23
Kursk	Libau	Dec. 17
Caroline	Havre	Dec. 17
Zacapa	Kingston	Dec. 22
City of Atlanta	Savannah	Dec. 26

DUE TO-MORROW.

Esperanza	Havana	Dec. 27
Orange Prince	Port Spain	Dec. 20
Campanello	Rotterdam	Dec. 15

DUE SATURDAY.

Campania	Liverpool	Dec. 24
Lorraine	Havre	Dec. 24
Carmania	Naples	Dec. 20
California	Puerto Mexico	Dec. 23
Tamarac	Rotterdam	Dec. 16
Afghan Prince	Tyne	Dec. 18

By Marconi Wireless.

SS Lorraine, incoming from Havre, was reported 1,206 miles east of Sandy Hook at 5 P. M. yesterday; due at her pier, if not delayed, Saturday morning.

SS Carmania, incoming from Naples, was reported 1,300 miles east of Sandy Hook at 2 A. M. yesterday; due at her pier, if not delayed, Saturday afternoon.

SS Caroline, incoming from Havre, was reported 278 miles east of Sandy Hook at 7 P. M. yesterday; due at her pier, if not delayed, this afternoon.

SS Campania, incoming from Liverpool, was reported 1,080 miles east of Sandy Hook at 8 P. M. yesterday; due at her pier, if not delayed, Saturday morning.

By United Wireless.

SS Larimer, Port Arthur, was 198 m. S. of Scotland Lightship at 7 P. M., 28th.

SS Creole, New Orleans, was 262 m. S. of Scotland Lightship at noon, 28th.

SS J. M. Guffey, Port Arthur, was 645 m. S. of Scotland Lightship at 7 P. M., 28th.

SS Esperanza, was 655 m. S. of Scotland Lightship at 7 P. M., 28th.

SS Concho, Galveston, was 719 m. S. of Scotland Lightship at noon, 28th.

Foreign Ports.

Arrived.

SS Teutonic, at Plymouth, Dec. 28.
SS Chicago City, at Bristol, Dec. 27.
SS President Grant, at Cherbourg, Dec. 26.
SS Raubenfels, at Port Natal, Dec. 22.
SS Uhenfels, at Port Said, Dec. 28.
SS Swazi, at Suez, Dec. 28.

Sailed.

SS Sant' Anna, from Marseilles, Dec. 24.
SS St. Paul, from Southampton, Dec. 28.
SS Oceana, from Hamburg, Dec. 24.
SS Cervantes, from Santos, Dec. 24.
SS Hermiston, from Montevideo, Dec. 24.
SS Texas, from Christiansand, Dec. 26.
SS Hudson, from Bordeaux, Dec. 26.
SS Ceres, from Valencia, Dec. 20.

Transpacific Mails.

Destination and Steamer.	Mails Close in New York.
Hawaii (via San Francisco)—Lurline	Dec. 30 6:30 P.M.
Japan, Corea, Philippines, China (via Tacoma)—Tacoma Maru	Jan. 2 6:30 P.M.
Guam, Philippines (via San Francisco)—U S transport	Dec. 31 6:30 P.M.
Hawaii, Japan, Corea, China, Philippines (via San Francisco)—Mongolia	Jan. 2 6:30 P.M.
Tahiti, Marquesas, Cook Islands, Australia, New Zealand (via San Francisco)—Aorangi	Jan. 6 6:30 P.M.

(For Latest Shipping See Page 1.)

THE WEATHER.

WASHINGTON, Dec. 28.—The western storm of Tuesday night has reached Western New York with decreased intensity and another storm of the Western type is central over Texas, the depression extending to Lake Superior.

This pressure distribution has resulted in general rains, some snows, and high temperatures from Texas northeastward.

The eastward movement of the two depressions will be attended by general rains Thursday in the central valleys, the Middle Atlantic States, and New England.

There is a strong, high pressure area over the British Northwest, and this will move southeastward, accompanied by a sharp fall in temperature. By the end of the week the weather should clear in the Atlantic States and be much colder.

Winds along the New England Coast will be moderate to brisk south to south west; Middle Atlantic Coast, moderate south to west, becoming variable by Friday; South Atlantic Coast, moderate south.

Steamships departing Thursday for European ports will have moderate to brisk south and southtwest winds, with rain or snow to the Grand Banks.

FORECAST FOR TO-DAY AND FRIDAY.

Eastern New York—Snow in north; snow or rain in south portion Thursday or Friday; colder Friday night; moderate south to southwest winds, becoming variable.

New Jersey—Rain Thursday and Friday; moderate south to southwest winds, becoming variable.

New England—Snow in north, rain or snow in south portion Thursday and Friday; moderate to brisk south to southwest winds, becoming variable Friday.

Eastern Pennsylvania—Rain in south, rain or snow in north portion Thursday and Friday; colder Friday night; moderate south to southwest winds, becoming variable.

The temperature record for the twenty-four hours ended at midnight, taken from the thermometer at the local office of the United States Weather Bureau, is as follows:

	1909.	1910.		1909.	1910.
3 A. M.	20	34	4 P. M.	31	43
6 A. M.	22	32	6 P. M.	29	43
9 A. M.	22	38	9 P. M.	26	43
12 M	27	45	12 P. M.	23	43

This thermometer is 108 feet above the street level. The average temperature yesterday was 38; for the corresponding date last year it was 26; average on the corresponding date for the last thirty-three years, 32.

The temperature at 8 A. M. yesterday was 34; at 8 P. M. it was 42. Maximum temperature, 45 degrees at 12, noon; minimum, 30 degrees at 5:40 A. M. Humidity, 76 per cent. at 8 A. M.; 81 per cent. at 8 P. M.

Situations Wanted.

The Situations Wanted Advertisements that bring the most replies are the ones that are most explicit—the ones that give the most facts.

When you write an advertisement tell all the facts about the matter in hand, make the explanation as complete as possible—a word picture of just what you want the advertisement to accomplish.

Make the employer who needs helpers see in his mind's eye, through your description, your qualifications. That is the first step toward obtaining an interview.

Telephone your Want Advertisement to The New York Times, Bryant 1000.

LOST

25c. a line 1 time; 3 times 20c. a line a day; 7 times 15c. a line a day.

LOST.

In waiting room of D., L. & W. at Hoboken, about 5 o'clock, Dec. 26, lady's plain back, open-face watch, attached to pin with two pearls and green stone in centre; reward. G. W. F., 111 Broadway, Room 1,901, National Lead Co.

LOST—Tuesday, at about 8 P. M., either in McCutcheon's, Altman's, Ditson's, or Rogers & Peet's, on 34th St., or on streets connecting these stores, lady's platinum watch studded with diamonds; $100 reward if returned. Spencer, 66 West 46th St.

LOST—Dec. 22, somewhere between Lexington Av. and 70th St. and 44th St. and Madison Av., gold bag containing gold purse, owner's name, E. B. Hoadley, inside. Reward of $25 will be paid upon return of bag and purse intact to 962 Lexington Av.

LOST—Buffalo robe, delivered by boy at wrong address; receipt signed by T. Hennessey; boy does not remember where he delivered same. Holder kindly notify Fred. Sauter, Taxidermist, 42 Bleecker St., New York.

LOST.—Suit case marked A. B., between Grand Central Station and Hotel Belmont, 42d St. and Park Av., on evening Dec. 22; $50 reward for return of same intact to Cashier Hotel Belmont; no questions asked.

LOST—Saturday afternoon, in Gimbel Brothers, between 3 and 5 P. M., in envelope, diamond necklace, 58 small diamonds, pendant on end; liberal reward. Miss E. H. Pendleton, 206 West 52d St. 'Phone 6198 Columbus.

LOST.—Gentleman's Ring, bloodstone, in 145th St., between Amsterdam and St. Nicholas Avs., valued as a keepsake; liberal reward. Dr. G. W. Elliott, 746 St. Nicholas Av., apartment 76.

LOST OR STOLEN from auto Saturday evening, 7-11, lady's muskrat fur coat with carriage robe; liberal reward; reward for pawn ticket; no questions. N 130 Times.

LOST—Large horseshoe of diamonds, platinum setting, made by Tiffany; liberal reward. A. R. Murray, Room 154, Hoffman House, New York City.

LOST.—On 9th Av. elevated evening of 27th December, tan traveling bag marked J. M. W. Reward if returned to 108 West 80th St.

LOST—A coral earring between 19th St. and 18th St., Subway to 86th St. Return to 116 East 19th St. Liberal reward.

LOST—Pair skates and shoes coming from Brooklyn to St. Nicholas Rink. Return to 151 West 88th St. Reward.

LOST—Pearl pin, with monkey on it, Saturday night; liberal reward. Return to Vanvechten & Bayne, 12 Gold St.

LOST—Amethyst and silver necklace, 22d, 23d Sts., Broadway, 5th Av.; liberal reward. 473 West 22d.

LOST—On Broadway, about 34th St., black lynx rug muff. Return to Miss Helen Smith, 66 Madison Av.

LOST—Four-leaf clover pin, green enamel, diamond in centre, gold back; reward. W 148 Times.

LOST—Amethyst scarf pin, diamond chips; suitable reward. E. O. McLaughlin, 49 Wall St.

LOST—Dec. 27, on Brooklyn Bridge, lady's fur neckpiece; reward. F 212 Times Downtown.

REWARD of $50 will be paid upon return to Charles J. Mills, 449 4th Av., second floor, of diamond and ruby pin advertised in Times Dec. 24-25. N 47 Times.

$50 REWARD—Lost, between Murray's, 42d St., and Flatbush, lady's cluster ring, opal surrounded by diamonds in platinum setting. N 125 Times.

LOST AND FOUND, CATS, DOGS

25c. a line 1 time; 3 times 20c. a line a day; 7 times 15c. a line a day.

LOST—Black and white Pomeranian dog; answers to the name Nero; lost Friday night, 11 o'clock, at 7th Av. and 89th St.; no questions asked. Webster, 31 West 12th St.

LOST—A brown and white Boston bulldog, Saturday night, between 10 and 11 o'clock; name Jack; reward; no questions asked. Dr. G. C. Owens, 275 Kingston Av.

LOST, Monday morning, a male pug; answers to the name of Pinky. Five dollars reward if returned to 27 West 97th St. Mrs. Sillcocks.

STRAYED from 168 West 93d St., collie, brown and white; answers name Glen; liberal reward.

FOUND

25c. a line 1 time; 3 times 20c. a line a day; 7 times 15c. a line a day.

FOUND, Dec. 27.—HUDSON AND MANHATTAN RAILROAD COMPANY—HUDSON TUBES. Apply 137 Christopher St.: Stockings, jacket, handbags, silver box, jumper, muff, calendars, shoe, belt, umbrellas, packages.

FOUND, Dec. 27.—JERSEY CENTRAL R. R.—Apply Station Master, Jersey City, N. J. LIBERTY ST. FERRY—Small badge, muff. Dec. 28—Package paper, pair eyeglasses.

FOUND, Dec. 27.—N. Y. CENTRAL R. R. Apply Lost Property Bureau, Grand Central Station: Three packages, 1 coat, umbrella, handbag.

FOUND, Dec. 27.—LONG ISLAND R. R. Apply Lost Property Bureau, Long Island City: One bag, 1 cardcase, 1 pair mits, 1 package, muff, 1 pair eyeglasses.

FOUND, Dec. 27.—LACKAWANNA R. R. Apply Information Bureau, Hoboken, N. J.: One umbrella, 1 suitcase, 5 packages, pair eyeglasses, 1 muff.

FOUND, Dec. 27.—PENNSYLVANIA R. R. Apply Baggage Room, Jersey City, N. J.: Four umbrellas, 4 packages, purse, derby hat. LEHIGH VALLEY RAILROAD—Pair rubbers. JERSEY CITY STATION—One purse, umbrella, pair gloves.

FOUND, Dec. 27.—ERIE R. R. Apply Information Bureau, Jersey City, N. J.: Pair gloves, umbrella, 2 packages. Dec. 28—Watch charm, glove, pair gloves, book, umbrella.

FOUND, Dec. 27.—NEW PENNSYLVANIA DEPOT. Apply 33d St. and 7th Av., Baggage Room: Muff, pajama pants, 6 pairs rubbers, book, cuffs and buttons, 2 nightshirts, spectacles, drawers, 2 umbrellas, 4 rings, pajamas.

HELP WANTED

Employment Bureaus.

20c. a line 1 time; 3 times 18c. a line a day; 7 times 15c. a line a day.

Commercial.

STENOGRAPHERS, TYPISTS, BOOKKEEPERS, all competent office help supplied without charge. Royal Typewriter Employment Dept. 'Phone 794 Franklin.

Domestic.

A. HOFMAYER, 320 Fifth Av.; telephone 4527 Madison Square. Agency for superior domestic help.

BUSINESS OPPORTUNITIES

30c. a line 1 time; 3 times 25c. a line a day; 7 times 20c. a line a day.

WANTED for corporation's New York office man of executive ability to take responsible position, connected with business of permanent earning power and splendid future; must make reasonable investment, which will be secured and returned if either party has cause for dissatisfaction; suitable salary to right man of good personality and satisfactory references. Reply H 264 Times Downtown.

Competent man to invest his time and $5,000 in established leather specialty business; suitable salary and part interest to right man; experienced sales manager preferred; must furnish first-class references as to character and general business ability. Address N 141 Times.

Manufacturer needs junior associate, man or woman, to do office work; must invest $2,000 to $5,000; may be treasurer; this opportunity is just as big as its captor's capabilities; the business is in the dry goods line, non-speculative and permanent. N 108 Times.

Splendid opportunity for active Hebrew young man with $5,000 capital as partner in old-established wholesale and retail paying business; traveling salesman preferred. Call store 338 Bowery, Stolzer.

An experienced man desires to handle line or specialties on commission basis, or will invest money in legitimate business; best references regarding ability and character. N 129 Times.

Manufacturer will give exclusive control of new office specialties, now ready for market purposes, to right party with little money and business ability. Soles, 118 East 28th St.

GARAGE FOR SALE, LONG LEASE; CAPACITY, 150 CARS; ESTABLISHED, PAYING BUSINESS; BEST LOCATION IN THE CITY. BOX N 154 TIMES.

Competent manufacturer, labor expert, and organizer, is open for permanent connection; will furnish bond or make small investment. N 33 Times.

For Sale.—An old-established manufacturing business; bargain to quick buyer; $15,000 required. C. W., Box 208, Times Downtown.

Complete manufacturing plant requires $10,000 working capital; enormous profits; appoint interview. Tryon, 280 Broadway.

$5,000 wanted for capital for manufacturing business; will give $100 to person securing investor. N 43 Times.

Opportunity to obtain interest in three valuable toilet preparations. 147 4th Av., Room 111.

BUSINESS NOTICES

30c. a line 1 time; 3 times 25c. a line a day; 7 times 20c. a line a day.

WANTED—Dark unions or dark cottonade cuttings from tailors' shops; can use very large quantities; dealers are invited to send mail samples of their offerings, with full details, to Chas. W. Becker, Agt., Waste Dealer, Amsterdam, N. Y.

Multigraph typewritten letters, 300, $1.20; 1,000, $1.50; 10,000, $8; called for; samples submitted. Telephone 6504 Morningside. William Gray, 120 West 116th St.

HELP WANTED, FEMALE

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

HOUSEWORKER.—First-class, white general houseworker for suburb; mother and daughter or two sisters acceptable. C. R. H., 186 Times.

NURSE GIRL

Wanted in private family; ideal surroundings; congenial home; good salary; permanent position. Apply Mrs. Sidney Salomon, 520 West 144th St.

STENOGRAPHER wanted by one of the largest publishing houses in the city; must possess speed, accuracy, good education, and application; the position at present will not pay more than $8 or $9, but is a good opening for a girl of ability and ambition; experience in publishing is not requisite; apply by letter. N 142 Times.

STENOGRAPHER.—A good, rapid stenographer, familiar with office work; knowledge of French desirable; salary $50 monthly. Apply, giving references, age, and former experience, to N 133 Times.

WANTED—Representatives by French bank for the sale on installments of premium bonds; opportunity for person having large acquaintance. Write Banca Generale, 10 Rue Richelieu, Paris.

HELP WANTED, MALE

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

AN EXCELLENT OPPORTUNITY is offered an energetic young man, soliciting subscriptions for a high-class financial weekly publication. Address, giving previous experience, N 117 Times, Times Square, New York.

BOY WANTED for office East Indian merchants; British or American; salary $20 monthly. Address F 207 Times Downtown.

DRAUGHTSMAN, MECHANICAL.

Experienced detailer on small machine parts. J. Bijur, 25 Fulton St., New York, fourth floor.

LINENS AND WHITE GOODS.—Salesman with A1 connection in Missouri and Kansas wanted to represent on commission basis a well-known firm; must be familiar with this class of goods. Apply stating experience and references. Confidential, Box N 150 Times.

MALE DETECTIVE.—Must have first-class dry goods store experience; steady work all year; wages, $16. Call Weisbecker, 270 West 125th St.

SALESMAN.—Young man, well educated, of neat appearance and good address, in a wholesale house, to qualify as salesman; small salary to start; but quick advancement if capable. Address S. S., Box 212 Times Downtown.

SALESMAN wanted on raincoats; one who is well acquainted with city offices, to meet out-of-town buyers; also willing to make useful in shipping department. Inquire Mishel Bros., 16 and 18 East 12th St.

SALESMAN, thoroughly acquainted with the Far Western buyers of ladies' and misses' lingerie dresses. Address S. W., Box 216 Times Downtown.

SALESMAN.—Popular-priced suits, coats; city and office trade; experienced man only need apply. B. Lasker, 28 West 4th St.

STOCK SALESMAN.—First-class man to handle high-grade, clean industrial proposition. A 216 Hotel Hermitage, New York.

TRAVELING MEN, experienced in selling muslin underwear, to handle a specialty line of princess slips and night gowns, to travel West, South, and Coast. "H. M." 208 Times Downtown.

WANTED—SALESMAN FOR NEW YORK AND SURROUNDINGS TO HANDLE THE BEST POPULAR-PRICED HOSIERY LINE; COMMISSION BASIS; MANUFACTURER'S. ELLIS HOSIERY CO., ROOM 1,002, 31 UNION SQUARE, NEW YORK CITY.

WANTED—Representatives by French bank for the sale on installments of premium bonds; opportunity for person having large acquaintance. Write Banca Generale, 10 Rue Richelieu, Paris.

WANTED, CLOAK AND SUIT SALESMAN BY LARGE CONCERN MAKING MEDIUM LINE; ONLY THOSE WITH ESTABLISHED TRADE IN THE WEST NEED APPLY. N 155 TIMES.

WELL-ESTABLISHED FUR HOUSE making a specialty of foxes and wolves wishes to connect with experienced salesman who desires a good side line. N 148 Times.

WANTED—Boy to run errands and make himself generally useful in office; salary, $4. Address W. K., Box 244 Times.

AGENTS WANTED

20c. a line 1 time; 3 times 18c. a line a day; 7 times 15c. a line a day.

AGENTS make 85c. on the dollar; get particulars. Latz, South Vermont Av., Atlantic City, N. J.

SITUATIONS WANTED, FEMALE

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

COLORED GIRL wants position as chambermaid or waitress. Marshell, 24 West 134th St.

A.—A.—DRESSMAKER.—None better at any place or any price; ten years' experience in the construction of gowns for members of the "400," selecting my designs from the leading Paris fashions journals "La Mondaine," "Le Chic," "Chic Parisienne," "Le Grand Chic," etc. Sarah Duff Cully, 138 West 48th St.

CAPABLE YOUNG WOMAN, experienced, as private secretary and amanuensis, desires employment for afternoons and evenings; teacher with kindergarten training and experience. Martin, 188 Park Place, Brooklyn.

STENOGRAPHER.—Five years' experience; accustomed to interviewing customers; rapid, accurate; understands office work; highest references. Competent, 315 Times Downtown.

STENOGRAPHER.—Seven years' experience; understands general office work; competent, reliable, punctual; first-class references; $15. Miss Lane, 316 Times Downtown.

STENOGRAPHER.—Some experience; anxious to secure position, will accept moderate salary to begin; good speller and grammarian. Neatness, 314 Times Downtown.

SITUATIONS WANTED, FEMALE

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

STENOGRAPHER.—Graduate of business college; can do neat, accurate work; moderate salary. Rose Singer, 1,925 3d Av. 'Phone 4974—Harlem.

STENOGRAPHER.—Thoroughly competent young woman; rapid, neat, accurate worker; references. Ambitious, 231 Times Downtown.

STENOGRAPHER.—Ambitious beginner will accept low salary with advancement opportunities. Executive, 201 Times Downtown.

STENOGRAPHER.—Experienced, neat, and capable; anxious to succeed; excellent references. Thorough, 219 Times Downtown.

STENOGRAPHER.—Good scholar, competent stenographer, clerical worker, position busy office. Competent 312 Times Downtown.

STENOGRAPHER, TYPEWRITER.—Young lady, experienced; knowledge of accounts; good penman; $7. N 149 Times.

STENOGRAPHER, competent, wants position; 4 years' experience; reasonable salary. N 138 Times.

THREE YOUNG LADIES of good education for office work; must write a good hand. Address N 140 Times.

SITUATIONS WANTED, MALE

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

ACCOUNTANT.—Books opened, closed, written up; audits, investigations, financial statements, cost system, estate accounting by public accountant; terms reasonable; references. Accountant, 328 West 41st St. Telephone 5781 Bryant.

A.—A.—ACCOUNTANT.—Expert, opens, writes up, disentangles, balances, supervises, closes, audits books; $5 monthly upward; financial statements rendered; references. Accountant, 320 Broadway, Room 1,317. 'Phone 2993—Worth.

ACCOUNTANT.—Firms not employing bookkeepers can have their books written up, balanced, or audited; $5 monthly and upwards. Accountant, Room 303, 24 East 21st St. Phone, Gramercy 5477.

ACCOUNTANT.—Examines accounts, simplifies systems, keeps books written up, makes up profit-loss, business statements. George Christie, 863 Eastern Parkway, Brooklyn.

ACCOUNTANT.—Expert; books opened, closed, balanced, systematized, audited, written up; kept part time; reasonable. Accountant, 32 Union Square. 'Phone 2259—Stuyvesant.

ACCOUNTANT, bookkeeper; books opened, audited, systems installed; firms not employing bookkeepers $2.50 weekly. Accountant, Room 184, 280 Broadway. Tel. 2825—Worth.

ACCOUNTANT. AUDITOR.
HERMANN E. GOLDSCHMIDT.
High grade. Moderate. References.
150 Nassau St. Phone Beekman 4317.

ACCOUNTANT, bookkeeper, cashier, general office man; long experience domestic and foreign trade. W., 1,177 East 37th St., Brooklyn.

ACCOUNTANT.—Certified public; experienced; moderate; good references. E. B., 203 West 125th St.

ASSISTANT SUPERINTENDENT.—Young man, 30, desires situation as Assistant Superintendent; knowledge of factory, costs and statistics; seven years with last employers. H 263 Times Downtown.

BOOKKEEPER, 20, experienced, accurate, reliable, trustworthy; understands stenography, typewriting. S. Hertzfeld, 338 East 121st St.

BOOKKEEPER.—Competent to assume full charge; good correspondent; moderate salary. B., 343 Third Av.

CHAUFFEUR.—I desire to find position for my chauffeur; town, country, or abroad; English; single; speaks French, German, sufficiently to get along; traveled considerably in Europe; personal reference can be had from me. R. M. Gillespie, 45 Pine St. Telephone 5987 John.

CHAUFFEUR.—Six years' experience; private preferred; city or country. Stuerhof, 420 East 78th St.

CHEF, wife as chambermaid, waitress, require position city, country; references. Clark, 304 East 42d St.

COLLEGE MAN; forestry; experienced, practical; park or country estate; office or outside position; moderate; reference. N 152 Times.

CONTRIBUTOR to leading reviews upon current legal and political questions wants editorial or similar engagement; published work submitted. N 153 Times.

MASON.—Foreman; experienced; practical; city or country; highest reference. C. F. McG., 171 East 102d.

MASSEUR.—Graduated young Swede, open for engagements; referenes. N 139 Times.

OFFICE MANAGER and SECRETARY.—Stenographer, mechanical engineer, Columbia graduate, as office manager and secretary. N 145 Times.

PROOFREADER and editorial follower-up of printing desires position; salary $20. Caslon, N 126 Times.

SENIOR ACCOUNTANT, 26, university education, good experience, now employed, desires change, commercial or accounting firm; salary, $2,100 to start. F 201 Times Downtown.

UPHOLSTERER.—First-class; private residences. Restle, 228 West 22d St., City.

YOUNG MAN, 25, thorough bookkeeper, five years' experience foreign stock brokerage and banking house, thorough knowledge Wall Street affairs, executive ability, wishes to connect with house where hard work will be appreciated. F 209 Times Downtown.

YOUNG MAN, 17 years of age, wishes a position in manufacturing concern where there is a chance of advancement; can furnish best of references. Abraham Geist, 2 Willett St., City.

YOUNG MAN, educated, aged 21, wishes a position in a mercantile house or any concern where there is advancement. Address David Loewenberger, 220 East 76th St.

YOUNG MAN, 17, one year high school; one year active office experience, desires position. F, 204 Times Downtown.

SITUATIONS WANTED

Employment Bureaus.

20c. a line 1 time; 3 times 18c. a line a day; 7 times 15c. a line a day.

Commercial.

ACCOUNTANTS, BOOKKEEPERS, STENOGRAPHERS. High-Grade Office Helpers Office Service Co. (Agency) 50 Pine St. Tel. 8167 John

Domestic.

HOUSEWORK.—Several neat colored girls, experienced, with good references, want places in small families; other good Southern help furnished. Lincoln Industrial Exchange, 314 West 59th St. 'Phone 4786—Columbus.

HOUSEWORKERS, cooks, chambermaids, firemen; city, country. Henderson's, 110 West 124th St. Telephone, 486 Morningside.

JAPANESE YOUNG MEN'S ASSOCIATION Employment Agency furnishes reliable help. 726 Lexington Av. 6580—Plaza.

SHEPHERD AGENCY, 59 West 98th St.; tel. 10045 Riverside.—First-class domestic help furnished; references.

BOARDERS WANTED

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

West Side.

47TH ST., 53 WEST.—Rooms, large and small; private baths; 'phone; exclusive; table guests.

54TH ST., 54 WEST.—Rooms; table guests; first class; references.

64TH ST., 115 WEST.—Large, pleasant room; dressing room; running water; excellent table; moderate.

71ST, 122 WEST.—Large, comfortable room for two gentlemen; exceptional table; entirely new management.

72D ST., 172 WEST.—Handsome rooms, large and small, with or without private bath; superior cuisine; good service; table boarders accommodated; references.

72D ST., 242 WEST.—Desirable single room; hot and cold water; well-appointed house; references.

74T HST., 102 WEST.—Clean, bright suite; private bath; single rooms; quiet; refined; table guests.

74TH, 149 WEST.—Attractive room, suitable one, two; home cooking; table guests accommodated; references.

76TH ST., 114 WEST.—For rent a large, handsomely furnished front room, with spacious dressing room, several large closets, hot and cold running water connected; exceptional table board (Southern cooking;) suitable for gentlemen or refined couple; terms moderate.

76th ST., 237 WEST.—Two large rooms and bath, and other rooms; newly furnished; decorated; large closets, parlor dining room; excellent table; table board; telephone; Christians; references.

76TH, 249 WEST.—Desirable single rooms; parlor dining; references required.

77TH ST., 301 WEST.—Handsomely furnished rooms, double and single; excellent table; convenient to Subway; table board; references.

80TH, 141-143 WEST.—One large front room, southern exposure, parlor dining; moderate; references.

BOARDERS WANTED

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

West Side.

80TH, 163 WEST.—Large front room, nicely furnished, one flight; parlor dining room. Davidson.

81ST ST., 138 WEST.—In refined Jewish home, first-class room and board; table guests.

82D ST., 128 WEST.—Every room bath, parquet floors, electricity, steam; special table board accommodation.

84TH ST., 51 WEST.—Elegant large, small rooms; excellent French cuisine; table guests accommodated; moderate.

91ST ST., 48 WEST.—Large, small rooms; excellent table; parlor dining; telephone; all conveniences; moderate.

96TH ST., 64 WEST.—Handsome, warm rooms; excellent table board; near Park, Subway, elevated; references.

104TH ST., 257 WEST, (West End Av.)—Rooms; table guests; references; telephone.

117TH ST., 417 WEST.—Modern private residence overlooking Morningside Park; beautiful large room, private bath; smaller room, also elegant; refined; quiet; healthful; homelike; delicious cooking; Subway and elevated; telephone.

117TH ST., 407 WEST.—Best location in city; large room with private bath; also single room; excellent table; private house; Broadway Subway.

123D ST., 2,053 7TH AV.—Opportunity secure large front room; steam, telephone; exceptional board; references.

123D ST., 26 WEST.—Large and small rooms; parlor suitable for doctor.

135TH ST., 242 WEST.—Large second floor front room; also small room; board optional; board.

137TH ST., 259 WEST.—Nice large rooms; all modern conveniences; excellent board; $14 for two.

141ST ST., 527 WEST.—Desirable rooms, connecting; all conveniences; steam heat, telephone; references; table guests.

145TH, 468 WEST.—Large, pleasant room; every convenience; home table; reasonable; Subway, "L."

149TH, 540-546 WEST (near Broadway Subway.)—The Audubon, Washington Heights' best recommended private family hotel; vacancies expected; large, pleasant rooms: two, $18 weekly; another $14; single room, $8; excellent meals; home comforts. Telephone, 2757—Audubon.

150TH ST, 527 WEST.—Exceptionally pleasant large and small rooms; steam heated; board optional; telephone; references.

ALLIANCE HOUSE, 258-260 West 44th St.—Small family hotel, centrally located; elevator and telephone service, baths, and writing rooms on each floor; excellent cuisine; moderate rates; quiet place for quiet people. Telephone 793 Bryant.

ST. NICHOLAS AV., 761, (near 148th.)—Exceptionally pleasant rooms; bath adjoining; nice neighborhood; references.

1.—WEST END AV., 879, (corner 103d.)—Block from Riverside Park; Subway express station, surface cars, and Riverside buses; finest location in New York; handsomely furnished rooms; superior table.

East Side.

61ST ST., 156 EAST.—Large, comfortable, well-heated room; select house; superior board; reasonable.

IRVING PLACE, 71.—Desirable large, small rooms; private baths; excellent board. Telephone 1978 Gramercy.

LEXINGTON AV., 602.—Large front room; all conveniences; private house; reference required; reasonable.

Long Island.

DOUGLASTON.—Douglas Manor Inn; comfortable, attractive, homelike; special Winter rates. Telephone Flushing 290.

BOARD WANTED

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

ROOM, with private bath, Hungarian or German board, in an elevator apartment near Subway; state lowest price. Address Alex White, 477 Broome St., New York City.

YOUNG COUPLE desires room and board with refined Jewish family in the Bronx. Address B. D., 210 Times Downtown.

FURNISHED ROOMS

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

West Side.

9TH, 28 WEST.—Three connecting sunny rooms, private bath, connection hot water; telephone; references.

9TH ST., 31 WEST.—Desirable rooms; single, en suite; hot and cold water; private house; gentlemen; references.

14TH ST., 202 WEST.—Large and small clean rooms, $2.50 up; select German faimly.

19TH ST., 274 WEST.—Very attractive front parlor in modern elevated apartment, also small. Hales.

27TH, 38 WEST.—Large and small rooms; newly decorated; well heated; private bath; reasonable.

31ST ST., 81 WEST.—Pleasant hall room; southern exposure; all conveniences.

38TH, 52 WEST.—Handsome large second-story front room; moderate; large, light, front basement.

34TH, 138 WEST.—Large and small rooms, suitable two; $3 up.

44TH ST., 216 WEST.—Well furnished, large, small rooms; quiet, refined surroundings; board optional; references.

45TH ST., 232 WEST.—Large and small rooms; cheerful, well-kept house; near Hotel Astor.

45TH ST., 27 WEST, (near 5th Av.)—Newly furnished bright rooms; references.

55TH ST., 258 WEST.—Beautiful large front room; steam heat; bath; conveniences; transient accommodations. Ward.

56TH ST., 107 WEST.—Attractive, large room, connecting bath; exclusive house; telephone; also single room.

58TH ST., 222 WEST.—Large, well-heated, sunny rooms; closets, running water, bath, telephone, &c.

73D ST., 166 WEST.—Large, small, newly decorated sunny rooms; every convenience; baths; Subway, L.

73D ST., 178 WEST.—Large and small rooms; also parlor for doctor.

74TH ST., 104 WEST.—Well-heated large and small rooms; bath; 'phone; all conveniences; references; reasonable.

76TH ST., 125 WEST.—Handsomely furnished warm rooms; first-class neighborhood; breakfast optional; telephone; refereices.

77TH ST., 160 WEST.—Exceptionally fine room with extension, suitable doctor's office or gentlemen.

78TH ST., 212 WEST.—Private house; large and small rooms; running water; gentlemen only.

81ST, 108 WEST.—Well furnished, large room, running water, $5; small $3; private house.

84TH, 111 WEST.—Parlor and bedroom; southern exposure; adjoining bath; 'phone; all conveniences. Wolters.

91ST ST., 21 WEST.—Desirable single, double rooms, private bath; clean, select house; all conveniences.

91ST ST., 31 WEST.—Pleasant hallroom; southern exposure; all conveniences.

21ST, 167 WEST.—Large front bedroom, $4; hall room, $1.75; homelike; nice locality.

96TH ST., 138 WEST.—Attractive, clean room, convenient Subway and "L" express; board optional. Scott.

102D, 302 WEST.—Elegant private house, near Riverside Drive; splendid furnished room; well heated; reasonable; phone.

111TH ST., 529 WEST.—Comfortable front room, $5; permanent gentleman, private French family; references. Moore.

112TH ST., 504 WEST.—Rooms suitable for two; single room; elevator; 'phone; shower; references. Wells.

113TH ST., 328 WEST.—View Morningside Park; attractive parlor, bedroom adjoining; scrupulously clean; private family; choice apartment; refinement; 'phone 509 Morningside. Wright.

118TH ST., 401 WEST.—Desirable rooms; elevator; telephone; attractive dining rooms; Broadway Subway; Apartment 33.

118TH ST., 417 WEST.—Parlor suite; also single rooms; one flight; near colleges; reasonable. Elmer.

122D ST., 620 WEST.—Attractive outside rooms; corner apartment; well heated; elevator; telephone; in connection with excellent table board. Apply Apartment 2.

122D ST., 514 WEST, (near Broadway.)—High-class rooms, single, double; electricity, steam, elevator. Kenyon.

123D ST., 524 WEST.—Large, neat, comfortable room in private family; $3 to permanent roomer; bath convenient; gentleman. Eaton.

FURNISHED ROOMS

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

West Side.

137TH ST., 249 WEST.—Sunny rooms, parlor, piano, telephone; every convenience; Subway, elevated; gentlemen preferred.

142D ST., 611 WEST.—Two nicely furnished rooms; private family; all conveniences; near Subway.

149TH ST., 558 WEST, near Broadway Subway.—Newly furnished private house offers floor of 3 bright rooms and kitchenette and bath, $50 month, or separate; pleasant, large room, bathroom adjoining, $6 weekly; board optional.

140TH ST., 520 WEST.—Nice room; convenient location; private residence; plenty hot water; gentlemen; references.

ST. NICHOLAS AV., 343, (corner 127th.)—Handsomely furnished suites four, five rooms; bath, elevator, telephone, electricity, silver, linen; $12 weekly; beautifully furnished rooms; bath; kitchen; $3, $6 weekly.

WAVERLEY PLACE, 117.—Warm south front parlor, two bedrooms, 1st floor; all new; $10.

East Side.

17TH, 113 EAST.—Large, smaller, front, rear rooms; attractive who appreciate well-ordered house.

24TH, 21 EAST.—Newly renovated, handsomely furnished rooms; private bath; electric light; reference; phone.

LEXINGTON AV., 787.—Two large rooms, front, and two hall rooms; all comforts.

278 Madison Av.—High-class house; elegantly furnished apartment and rooms; refined neighborhood; all modern conveniences; reasonable.

LEXINGTON AV., 586, (52d.)—Attractive, large, small, sunny rooms; bath; breakfast; telephone; references; select.

Brooklyn.

A NEW ENGLAND WOMAN has fine, newly renovated rooms, overlooking water, for gentlemen, with, without private baths; convenient to Wall St., Subway, and bridge; popular prices. 3 Montague Terrace, Heights.

FURNISHED ROOMS WANTED

15c. a line 1 time; 3 times 12c. a line a day; 7 times 10c. a line a day.

QUIET YOUNG MAN desires furnished room vicinity West End Av., $5 week; city references. Harvardiensis, 205 Times Downtown.

GENTLEMAN wants large furnished room near 110th St. and Broadway; references; kindly give particulars. H., 256 West 109th St.

APARTMENTS TO LET

Unfurnished

20c. a line 1 time; 3 times 18c. a line a day; 7 times 15c. a line a day.

A few desirable suites of 2, 3, and 4 rooms, with bath, furnished or unfurnished, in high-class apartment house, Schuyler Arms, 307 West 98th St.

APARTMENTS TO LET

Furnished.

20c. a line 1 time; 3 times 18c. a line a day; 7 times 15c. a line a day.

Parlor, bedroom, bath; elegantly kept; overlooking Park; one block all transportations; gentlemen only; meals optional; $30-$60 monthly. 22 West 60th St.

FURNISHED APARTMENTS WANTED.

20c. a line 1 time; 3 times 18c. a line a day; 7 times 15c. a line a day.

Wanted, by the month, furnished apartment, about five rooms, neighborhood 150th St., West; immediate possession. Answer J. S., care Times.

HORSES AND CARRIAGES

25c. a line 1 time; 3 times 20c. a line a day; 7 times 18c. a line a day.

MOTOR POWER REPLACES 185 HORSES AT BRANCH STABLE, 435-437 E. 23D ST. also wagons, trucks, and harness that have been used by the Stuyvesant Transfer Company in and around New York; above horses and mares are young, in good condition, weighing 900-1,700 lbs., including matched teams; also three collectors' horses and carriages; every horse will be sold with 10 days' trial from day of purchase; if not satisfactory returnable in trial time. Inquire Superintendent of stable. Telephone 4380 Gramercy.

Fifteen chunky built horses and mares, suitable for any business; trial allowed; also rack and windlass trucks and dumpers; two collectors' wagons. Stable, 230 East 42d St.

FOR SALE.

30c. a line 1 time; 3 times 25c. a line a day; 7 times 20c. a line a day.

BRASS Bed, gas, electric fixtures and all kinds of fancy brass goods refinished; gold, silver and nickel plating and polishing. We also buy and sell second-hand gas and electric fixtures. R. Plumacher & Sons, 344 East 59th St.

High-grade office furniture, desks, tables partitions, telephone booths; new and slightly used, &c.; immense stock to select from. Budd & Co., 73 Spring St. Tel., Spring 5483.

Slightly used office furniture, desks, tables, typewriters, mimeographs, vertical files, time clocks, multigraphs, cash registers, adding machines. Nathan's, 4 White Street.

Desks, partitions, telephone booths, tables, chairs, wardrobes, mirrors, wall fixtures, business furniture all kinds. Finn Bros., 59-63 Franklin, 358 Broadway.

Beautiful pearl necklace and lady's diamond ring; will be sold cheap to settle estate; particulars. J. Oswald, 423 55th St., Brooklyn.

BANKRUPTCY NOTICES.

NO. 13,838.—U. S. DISTRICT COURT FOR the Southern District of New York.—HARRY HAMMERSCHLAG, bankrupt.

Notice is hereby given that Harry Hammerschlag, bankrupt, has filed his petition, dated September 3, 1910, praying for a discharge from all his debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on Monday, January 30, 1911, at 10:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

JOHN J. TOWNSEND,
Referee in Bankruptcy.

New York, December 28, 1910.

U. S. DISTRICT COURT FOR THE SOUTHern District of New York.—MAX PELLER, Bankrupt.—No. 14,329.

Notice is hereby given that Max Peller, bankrupt, has filed his petition, dated December 19th, 1910, praying for a discharge from all his debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on the 30th day of January, 1911, at 10:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted and also attend the examination of the bankrupt thereon.

WILLIAM ALLEN,
Referee in Bankruptcy.

New York, Dec. 27th, 1910.

NO. 12,150.—U. S. DISTRICT COURT FOR the Southern District of New York.—RAYMOND W. MARSHALL and ADOLPH S. SCHNEIDER, individually and composing the firm of R. W. MARSHALL & COMPANY, bankrupts.

Notice is hereby given that Raymond W. Marshall and Adolph S. Schneider, individually and composing the firm of R. W. Marshall & Company, bankrupts, have filed their petition, dated October 13, 1910, praying for a discharge from all their debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on Monday, January 16, 1911, at 10:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioners should not be granted, and also attend the examination of the bankrupts thereon.

JOHN J. TOWNSEND,
Referee in Bankruptcy.

New York, December 28, 1910.

NO. 14,081.—IN THE DISTRICT COURT OF the United States for the Southern District of New York.—In Bankruptcy.—In the matter of CLOUD MARTS COMPANY, bankrupt.

To the creditors of Cloud Marts Company of the City and County of New York and district aforesaid, a bankrupt:

Notice is hereby given that on the 26th day of October, A. D. 1910 the said Cloud Marts Company was duly adjudicated bankrupt, and that the first meeting of creditors will be held at the office of John J. Townsend, referee in bankruptcy, No. 45 Cedar Street, City and County of New York, on the 10th day of January, A. D. 1911, at 2 o'clock in the afternoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

JOHN J. TOWNSEND,
Referee in Bankruptcy.

December 24, 1910.

BUSINESS TROUBLES

HYMAN WLODAVER.—Hyman Wlodaver, business agent and broker of 149 East Broadway, has filed a petition in bankruptcy with liabilities of $2,008 and no assets.

MICHAEL BEGUN.—Judge Hand has appointed Moses Ely receiver in bankruptcy for Michael Begun, jeweler at 2,116 Third Avenue. The liabilities are said to be $4,500 and the assets $1,500.

MORRIS J. HOFFMAN.—Judge Hand has confirmed a composition with the creditors of Morris J. Hoffman, dealer in furniture and carpets at Newburg, at 20 cents on the dollar cash. The liabilities were $6,800.

FALCHERO BROTHERS, INC.—Judge Hand has appointed John L. Lyttle receiver in bankruptcy for Falchero Brothers, Inc., importers of alimentary products at 312 Spring Street, and also for Roberto Falchero, the President.

HARRY GOLDNER.—A petition in bankruptcy has been filed against Harry Goldner, wholesale grocer at 72 Thompson Street, by these creditors: B. Fisher & Co., $58; Ignatius Gross, $317, and Hyman Sklamberg, $293. The assets are estimated at $500.

ARTHUR SHABENSON.—Judge Hand has appointed Grenville Clark receiver in bankruptcy for Arthur Shabenson, manufacturer of waists at 423 Broome Street. It was stated that a large part of the stock has been removed, and he was not at his place of business for three days.

FRANCES W. HAMILL.—Frances W. Hamill, purchasing agent for women's wearing apparel dry goods, and living at 188 Claremont Avenue, has filed a petition in bankruptcy with liabilities of $3,163 and assets of $188, consisting of cash, $6, and accounts, $182. There are sixteen creditors.

ABRAHAM GOLDFARB.—Abraham Goldfarb, living at 3,009 Third Avenue, formerly of A. Goldfarb & Co., cloak manufacturers, 51 Division Street, in 1905, has filed a petition in bankruptcy with liabilities of $3,302 and no assets. Isaac Suckovitz, the other partner, refused to join in the petition.

L. COHEN & CO.—Judge Hand has confirmed a composition before adjudication with the creditors of L. Cohen & Co., dealers in clothing, furnishings, and shoes at Forty-ninth Street and Eighth Avenue, at 35 cents on the dollar, payable 15 cents cash and 20 cents in four notes at three, six, nine, and twelve months. The liabilities were $44,464 and the assets $11,959.

MORITZ STEINSCHNEIDER.—A petition in bankruptcy has been filed against Moritz Steinschneider, dealer in canes and umbrellas at 27 Maiden Lane, by these creditors: Charles S. Rich, $500; Henry Lenke, $200, and Irving Levine, $131. He has been in this line of business for about twenty years. The assets are estimated at $4,000. It is said this is his third time in bankruptcy. The first petition was filed on Dec. 10, 1900, which lapsed, and the second was filed on Sept. 3, 1902, on which he received a discharge.

BETTS & BETTS, INC.—Schedules in bankruptcy of Betts & Betts, Inc., manufacturers of electrical signs at 620 West Fifty-fifth Street, show liabilities of $30,255, of which $759 is for wages, and assets of $5,211, consisting of stock, $650; machinery, $1,383, and accounts, $3,178. Among the creditors are the Fourteenth Street Bank, $1,600 secured; M. C. Ryan Company, $2,496; Franklin Electric Manufacturing Company, Hartford, $2,385, and Louis Hengerer, Vice President, $4,107 for salary and money advanced.

S. FINEMAN COMPANY.—A petition in bankruptcy has been filed against the S. Fineman Company, dealer in men's and women's furnishing goods at 1,973 Second Avenue, by these creditors: Kronovet & Srulovitz, $369; Moses J. Weber, $150, on an assigned claim of Kahn & Frank, and Berg Brothers, $46. It was alleged that the company is insolvent and has transferred all its assets amounting to $4,000. The company was incorporated on March 12, 1905, with a capital stock of $5,000, and Sophia Fineman was President. Judge Hand appointed Bertha Rembaugh receiver.

THE FAIR.—A petition in bankruptcy has been filed against Max Myer, dealer in dry goods, &c., at 281 Grand Street, known as The Fair, by H. & J. J. Lesser, attorneys for these creditors: S. Lefkowitz & Brother, $442; Joseph Weisman, $52, and Jacob Kaplan, $34. It was alleged that he is insolvent and made preferential payments of $2,000. Judge Hand appointed Francis W. Bird receiver, with a bond of $4,000, and authorized him to continue business for twenty days. Henry Lesser said that the liabilities were about $25,000 and the assets $8,000, and that he had also filed a petition against Mr. Myer in Trenton, N. J., yesterday because Mr. Myer lives in Montclair, N. J., and there might be a question as to jurisdiction.

GLOBE FOUNDRY COMPANY.—Judge Hand has confirmed a composition of the Globe Foundry Company, 51 Cliff Street and Port Chester, N. Y., with creditors, who are to take debenture bonds for their claims. There are a series of three debenture bonds: A, not exceeding $25,000, to have priority over everything, for the bank loan to the Trustees of the company; B, to be issued to creditors for a period of five years for 90 per cent. of their claims, to be paid in yearly installments; C, to be issued for five years for the claims of the Mills family. The stock of the company is to be transferred to a Trustee under a voting trust agreement, creditors are to select three Directors of the company and the other two Directors are to be William A. Mills and L. M. Mills. William A. Mills was President. The liabilities were $128,847 and the nominal assets $126,464.

POTTER & FOUBISTER.—Potter & Foubister, (corporation,) builders, 103 Park Avenue, has filed a voluntary petition in bankruptcy with liabilities of $44,540 and nominal assets of $18,373, consisting of office furniture $200, note $250, ten pictures $25, materials $925, a judgment against John W. Perry for $11,973, and money owed to the corporation, $5,000, by Samuel H. Potter, the President, and David Foubister, Vice President. Among the creditors are Samuel H. Potter, $3,230 salary; David Foubister, $3,230, salary; Margaret G. Potter, $5,992, money loaned; Mary R. Foubister, $6,431, loans; John Koch Plumbing Co., $1,972, and New York County National Bank, $1,000. The corporation was incorporated July 15, 1909, with a capital stock of $25,000, and succeeded a firm of the same name. It is said the firm suffered losses on a contract for erection of stands for the Hudson-Fulton celebration.

HAINES REALTY CORPORATION.—The Haines Realty Corporation of 507 Fifth Avenue has filed a voluntary petition in bankruptcy with liabilities of $413,376, of which $363,500 are contingent on bonds and mortgages, $85,268 are secured, $64,068 unsecured, and $540 for wages. The nominal assets are $511,955, consisting of mortgages, which appear for the same amount in the liabilities; security, $86,941 pledged to secure an indebtedness of $85,268; notes, $9,904; accounts, $50,929; office furniture, &c., $626, and cash in bank, $55. Franklin Haines, President, filed a voluntary petition in bankruptcy on Monday and most of the secured creditors on mortgages are the same as mentioned in his schedules. Among the other creditors are Julius Loewenthal, $25,000 secured; J. G. Mathot, $25,000 secured; Frances Way Haines, $30,000 secured and $2,506 unsecured; J. F. Calder, $14,919 part secured; Mrs. Carlene Way, $5,302; De La Vergne Machine Company, $3,600, building materials; Burns Brothers, $2,295, coal; W. O. Beaton estate, $3,500 commissions; F. T. Nesbit & Co., $3,350; A. B. See Elevator Company, $2,517, and Franklin Haines, $7,000, exchange of notes. The company was incorporated on Feb. 27, 1908, with a capital stock of $300,000.

BANKRUPTCY SALES.

Office of
SEAMAN MILLER, Referee,
2 Rector Street, New York.

UNITED STATES DISTRICT COURT, SOUTHern District of New York.—In the matter of BAY STATE BRASS COMPANY, bankrupt.—In Bankruptcy.—No. 13,882. To the creditors of the above-named bankrupt. Notice is hereby given that all the right, title, and interest of Frederick C. Smith, the Trustee in Bankruptcy of the Bay State Brass Company, bankrupt, in and to a certain parcel of land, with the buildings thereon, situate in Williamsburg, in the Village of Haydenville, State of Massachusetts, will be sold at public auction at the factory of the said bankrupt at Haydenville, Massachusetts, by Charles Shongood, U. S. Auctioneer, on the 30th day of December, 1910, at 10:30 o'clock in the forenoon. A description of the property to be sold is as follows: Beginning at a point on the easterly side of Mill River at the southwesterly corner of the said tract near a stone monument and thence north 37° 50' east on land of Thomas F. Dunphy to land of Richard F. Burke; thence south 51° 40' east on land of the said Burke across a private way and along land of James R. Mansfield to land of Alice Phillips; thence southwesterly on land of the said Phillips to the said river; thence northwesterly on the said river to the place of beginning.

The said Trustee will also sell at the same time and place all the machinery of the said bankrupt used in manufacturing faucets and other plumber supplies; also the stock in trade consisting of faucets and other plumber supplies, some finished and others in course of manufacture, and all the metals on the said premises used in manufacturing plumbers' supplies. The said Trustee will also sell his right, title, and interest in and to the said bankrupt's business as a going concern.

The said Trustee reserves the right to withdraw any of said property from sale unless it shall bring at least seventy-five per centum of the appraised value.

For further information apply to FREDERICK C. SMITH, Trustee, 43 Cedar Street, Borough of Manhattan, New York, or to Carell & Henkel, attorneys for Trustee, 320 Broadway, Borough of Manhattan, New York, on any day prior to the day of sale.

SEAMAN MILLER,
Referee in Bankruptcy.

Dated December 16, 1910.

Connections can be made via Springfield and Northampton; arriving at Northampton, take trolley direct to Haydenville.

Trains run practically every few hours day and night.

UNITED STATES DISTRICT COURT, SOUTHern District of New York.—In the matter of JACOB LOEWENBERG, trading as THE STAR CLOTHING CO., Bankrupt.—In Bankruptcy.—No. 14,428.

To the creditors of the above-named bankrupt:

Pursuant to an order of this court, the assets of the above estate will be sold at public auction by Charles Shongood, U. S. Auctioneer for the Southern District of New York, on the premises of the bankrupt, Nos. 90-92 Bowery, Borough of Manhattan, City of New York, on Wednesday, January 4, 1911, at 10:30 A. M.

The property to be sold consists of men's suits and overcoats, counters, tables, cashier's desk, store fittings and fixtures, together with all the right, title, and interest of Hamilton M. Dawes, receiver of, in, and to the unexpired term of the lease of said premises.

The said property may be inspected on the premises any week day prior to the day of sale, between the hours of 10 and 12 A. M. and 2 and 4 P. M.

Information concerning the lease may be obtained from the undersigned or his counsel.

HAMILTON M. DAWES, Receiver.

H. LINSLY JOHNSON, Attorney for Receiver, 120 Broadway, Borough of Manhattan, City of New York.

UNITED STATES DISTRICT COURT—Southern District of New York.—In the matter of HARRIS & COMPANY, Bankrupts.

By order of this Court the assets of this estate, consisting of rolls of woolens, worsteds, and other suiting, uncalled for suits, samples, &c., also fixtures, will be sold at public auction by Charles Shongood, United States Official Auctioneer, at his warehouse, No. 113 Leonard Street, in the Borough of Manhattan, City of New York, on the 29th day of December, 1910, at 10:30 A. M., and immediately after such sale, will sell at 1,361 Broadway, New York City, certain wall cases and fixtures belonging to this estate. The above can be inspected on Dec. 27 and 28, 1910.

FRANKLIN H. BROWN, Receiver.

OPPENHEIMER & ARNOLD, Attorneys for Receiver, 170 Broadway, Manhattan, N. Y. City.

IN THE DISTRICT COURT OF THE UNITED States for the Southern District of New York.—In Bankruptcy.—In the matter of HENRY HOFFMAN, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Thursday, Dec. 29, 1910, by order of the court, at 10:30 A. M., at 766 Madison Av., Borough of Manhattan, assets of the above bankrupt, consisting of upholstery, lamps, desks, chairs, tables, office furniture, &c. ARTHUR J. COHN, Receiver. JOSEPH LICHTENBERG, Attorney for Receiver, 309 Broadway, New York.

BANKRUPTCY NOTICES.

NO. 14,310.—IN THE DISTRICT COURT OF the United States for the Southern District of New York.—In the matter of PERSEUS L. MUNFORD and FRANK H. GALAWAY, individually and composing the firm of MUNFORD & GALAWAY, Bankrupts.

To the creditors of the above-named bankrupts of the City and County of New York and district aforesaid:

Notice is hereby given that on the 15th day of November, A. D. 1910, the said Perseus L. Munford and Frank H. Galaway, individually and composing the firm of Munford & Galaway, were duly adjudicated bankrupts, and that the first meeting of creditors will be held at the office of the undersigned Referee in Bankruptcy, No. 80 Wall St., Borough of Manhattan, City and County of New York, on the 16th day of January, A. D. 1911, at 10:30 o'clock in the forenoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupts, and transact such other business as may properly come before said meeting.

WILLIAM H. WILLIS,
Referee in Bankruptcy.

Dec. 28, 1910.

Judgments.

These judgments for amounts more than $100 were filed yesterday, the first name being that of the debtor:

Baudholtz, Frank A. and Harry S.—American Newspaper Publishers Association, $133.
Bernstein, Philip—E. Pollock, costs, $110.
Berman, Samuel—B. Wener, $220.
Baylatian, Jivan—L. Schlesinger, $220.
Bunner, Albert D.—O'Brien Bros., $259.
Baird, Martin E.—F. R. Schwartz, $177.
Becker, Max F.—J. Schwartz, $279.
Beal, William F.—A. L. White, $428.
Browne, Maggie—Roosevelt Hospital, costs, $108.
Cohen, Abraham, et al.—Ocean Accident and Guarantee Corporation, $113.
Covert, Henry M.—Schenenger Carver Co., $115.
Cooper, William H., et al.—New York Transportation Co., $203.
Degner, Fred—M. N. Clement, $1,820.
Deichman, John, (not summoned,) et al.—M. Rochmes, $535.
Dodgem, Albert C.—D. Davis, Jr., $403.
De Lukacsevics, Charles and Adelaide L. (not summoned)—Ph. J. Bender & Sons, $216.
Fullam, Katherine M., et al.—W. N. O'Donnell, $271.
Gitler, Abraham, et al.—Ocean Accident and Guarantee Corporation, $113.
Glasser, Julius—A. A. Silberberg, $184.
Henshaw, John—J. C. Bobert Co., $425.
Halprin, Mayer, (not summoned,) et al.—Frammor Realty Co., $127.
Holley, Wm. V.—J. M. Bruce, $197.
Hull, H. S.—F. D. Williams, $3,404.
Haines, Franklin and Samuel B., et al.—W. Kidde, $225.
Howes, Orson G., et al.—S. J. Rode et al., $134.
Kean, George—A. A. Silberberg, $153.
Lesser, Carrie, (not summoned,) and Leo L., et al.—C. O. Shepherd Lumber Co., $107.
Levy, Alvin, (not summoned,) et al.—Same, $107.
Lyman, John G.—Milnes Daimler, Ltd., $8,236.
Livingston, Louise—C. Baker, $113.
Lackner, Theodore F. and Clara, et al.—W. N. O'Donnell, $271.
Larkin, Moses V.—E. Ryan, $287.
Lacroix, John A., et al.—N. Y. Transportation Co., $203.
Miller, John W.—L. M. Jones et al., costs, $142.
Meybohn, Mary and Dietrich—F. H. Hecht, $327.
Mernaugh, Annie F.—K. V. McEvoy, $120.
Mernaugh, Annie T.—K. J. McKee, $170.
Meltzer, David, et al.—Frammor Realty Co., $127.
Moritz, Isaac—State Bank, $3,230.
McCabe, Robert, et al.—Strauss, Pritz Co., $281.
Newstate, Jacob, et al.—M. Rochmes, $535.
Nusbaum, Louis W.—James McCreery Realty Corporation, costs, $114.
Oliva, Vincenzo, (not summoned,) et al.—F. Weldon, $329.
O'Connell, John H., (not summoned,) et al.—Strauss, Pritz Co., $281.
Olson, John E.—U. S. Gypsum Co., $1,578.
Picone, Joseph, et al.—G. Weldoj, $329.
Penfield, Wm. W. (not summoned) and Jean N.—N. J. Packard et al., $535.
Pulos, Dimos—M. Rapas, $155.
Pierce, Alvin E.—L. S. Hydeman, $112.
Ransom, Albert W.—E. M. Ransom, $5,835.
Rheinish, Frank—J. Cawein, $584.
Seidman, Jacob, (not summoned,) et al.—M. Rochmes, $535.
Salt, Roy R., et al.—People, &c., $500.
Stadtmore, Abraham, et al.—Same, $500.
Sadler, Houston M.—H. C. Quinby, $773.
Trachtman, Solomon M. (not summoned) and Rose, (not summoned,) et al.—M. Rochmes, $535.
Ten Brook, Frank A.—H. M. Hirschberg, $115.
White, Mary—City of N. Y., $290.
Winkle, Thomas J.—Same, $199.
Wilder, Joseph—Same, $471.
Williams, Alice—Same, $290.
Wilburn, Wm. W.—Same, $114.
Wilcox, Emma—Same, $290.
Winkle, Simon—Same, $199.
Worcester, Susan M.—Same, $381.
Wolfert, Moses—City of New York, $381.
Wood, Duncan H.—Same, $199.
Wolfe, Samuel—Same, $290.
Wyckoff, Herbert—Same, $290.
Wickham, Esther L.—Same, $290.
Windisch, Charles—Same, $199.
Wizansky, Samuel—Same, $109.
Wright, William H.—Same, $562.
Whiting, Florence—J. D. Siegel, $699.
Walker, Robert B. P.—Universal Coal Co., $328.
Whittaker, Arthur S., (not summoned)—S. J. Rode et al., $134.
Youngman, Christopher—City of New York, $471.
Zuckerman, Samuel—City of New York, $290.
Zapke, Adolph W.—Same, $109.
Hyrox Corporation—Maurice O'Meara Co., $184.
Gordon-Stein Contracting Co—H. Casper, $158.
I. Greenberg, Inc.—N. C. Dunham et al., $511.
U. S. Embroidery Manufacturing Co., (not summoned,) et al.—M. Rochmes, $535.
Boston Road Realty and Garage Co.—S. F. Bowser & Co., $322.
Pioneer Paper Co.—N. V. Cantasano et al., $522.
Fox-Muller Realty and Construction Co.—J. Doushkess et al., $187.
Dean Heat Distributor and Specialty Co.—G. E. Terwilliger, $15,043.
Haines Realty Corporation et al.—W. Kidde, $225.
Norman Cafe and Grill, Inc.—Glassup, Jordan & Co., $557.

Satisfied Judgments.

The first name is that of the debtor, the second that of the creditor, and the date that when judgment was filed:

Brace, Benjamin V.—Hewlett & Hewlett, May 23, 1908, $382.
Byrnes, Stephen A.—Royal Bank of New York, May 5, 1910, $60.
Berg, Francis—J. Schaeffer, Dec. 22, 1910, $2,909.37.
Brown, Minnie T.—G. W. Hammerstein, Nov. 11, 1910, $4,115.94.
Harris, Stuart—Mercantile Finance Company, June 22, 1910, $115.
Hand, John W.—J. W. Schelpert, July 30, 1909, $114.29.
New York Central & Hudson River Railroad Company—Federal Sugar Refining Company, April 21, 1910, $2,457.57.
Quinlan, John B.—Metropolitan Mercantile & Realty Co., Nov. 28, 1910, $162.57.
Simpson, Isaac, Isabella Lichtenberg, Joseph S. Lichtenberg and Alice Lichtenberg—J. K. Simpson, Jan. 31, 1910, $133.35.
Tucker, George A.—J. L. Elliott, Dec. 23, 1910, $109.55.
Vitagraph Company of America—J. R. Binns, Dec. 13, 1910, $139.
Canevari, Maria—City of New York, Dec. 5, 1910 (vacated), $260.00.
Germansky Construction Company—E. Burlando, Dec. 3, 1910 (vacated), $427.22.
Haase, Sophie—City of New York, June 14, 1910 (vacated), $184.47.
New York Butchers' Dressed Meat Company—L. Daesener, Dec. 19, 1910, $7,800.00.
Fusaro, Dominick—A. B. Hiers, Sept. 16, 1910, $109.41.
National Explosives Company—Keystone National Powder Company, Dec. 8, 1910, $19,727.94.
Rubenstein, Isaac—Germania Bank of the City of New York, Feb. 20, 1907, $546.23.
McAloon, William or Andrew Mack—J. C. Trauth, Feb. 25, 1910, $413.60.
Henshaw, William W., and Warren F. Goodwin—T. D. Richardson, June 29, 1910, $108.19.
Wyckoff, Church & Partridge—A. W. Teele et al., Dec. 24, 1910 (vacated), $3,078.67.

The Pictorial Section of Sunday's New York Times is acknowledged the best specimen of newspaper art. Beautifully printed on fine paper, it reproduces the best pictures in Europe and America and portrays in graphic style passing events in society, the theatre, and in the political and sporting worlds. The Sunday New York Times is mailed to any address in the United States for $2.50 a year.—Adv.

UNION LEAGUE SILENT ON LOEB REJECTION

Racial Prejudice or Opposition of Fowler and Cortelyou Suggested as Causes.

CLUB CAN CHANGE VERDICT

The First Case of Its Kind Since the Blackballing of Theodore Seligman Split the Club Into Factions.

The name of William Loeb, Jr., Collector of the Port of New York, it was learned yesterday, has been acted on unfavorably by the Committee on Admissions at the Union League Club. Members of the committee refused to discuss the matter yesterday, and called attention to a provision in the constitution of the club that the proceedings of the committee "shall be secret and confidential and no member of such committee shall be questioned as to the actions of the committee."

Enough was learned from various sources, however, to make it clear that Mr. Loeb will not become a member without a fight at a meeting of the club itself. The next meeting will be on Jan. 12, and it is possible that the matter may be brought up at that time.

"It will not necessarily come up at the club meeting," said a prominent member yesterday. "It may and it may not. That's about all that can be said about it."

Mr. Loeb's name was proposed last February by R. A. C. Smith, and it was seconded by such distinguished Republicans as Vice President Sherman, Cornelius N. Bliss, and Senator Elihu Root. Two or three months ago there were rumors that the name had been held up in the committee, but these were denied, and it was explained that it was not unusual for months to pass before the name of a candidate was reached. Yesterday this explanation was no longer vouchsafed, and it was not denied that Mr. Loeb's name had been considered at a meeting of the committee last Thursday.

Just what was the form of the committee's disapproval is somewhat in doubt. The constitution provides that two negative votes in the Committee of Fifteen shall be sufficient to reject a candidate, but the usual practice is merely to pass over the name when it is reached in numerical order and not to return to any name once it has been passed. In either case the action amounts to a rejection of the candidate, and only the club itself can override the decision.

Several reasons are assigned for Mr. Loeb's rejection. In Mr. Smith's opinion the supposition that Mr. Loeb is a Jew was at the bottom of the matter. For years it has been an unwritten law of the club to exclude Jews. Mr. Loeb has declared frequently that he is not a Jew. This he repeated yesterday. The last previous time that Mr. Loeb's descent was publicly discussed was in the Summer, when President Taft suggested his nomination for Governor of New York. It was stated then by Mr. Loeb's friends that he was of pure German extraction. His father, it was said, was a German Lutheran from Baden and his mother a German Catholic from Alsace-Lorraine. The name was originally written Lob with an umlaut, and was Anglicized to Loeb by the Collector's father when he came to America. Such denials have been frequent. Only a few days ago Mr. Loeb received a letter from a young woman who said she had had an argument with a friend as to his race, and he made the same explanation in answer to her letter.

Other members of the club ascribe the opposition to Mr. Loeb in part to the activities of friends of Col. Edward S. Fowler and George B. Cortelyou, both members of the club. Col. Fowler was ousted as Collector of the Port to make way for Mr. Loeb. When President Taft took office Col. Fowler maintained that his term was four years and that he had nearly three years to serve. He was accused of having stirred up union labor against Mr. Taft because of his decisions as a Judge, and his denials failed to convince the new President. Within a day or two of his inauguration President Taft sent Mr. Loeb's name to the Senate and Col. Fowler was compelled to retire.

The basis of the alleged feeling on the part of Mr. Cortelyou against Mr. Loeb is a story that also came out in the preliminary skirmishing over the Presidential nomination. Mr. Loeb, who was then President Roosevelt's secretary, was said to have gone to his chief with a report that Postmaster General Hitchcock was engaged in an effort to get control of the delegates from the Southern States to deliver them to Cortelyou for the nomination at the proper time. Mr. Roosevelt immediately squelched the Cortelyou boom, issuing a statement which is said to have greatly embarrassed his Secretary of the Treasury.

Still other members expressed the belief yesterday that Mr. Loeb's success in compelling persons of wealth and social standing to pay customs dues on expensive articles brought from Europe had made him unpopular with a certain element in the club.

R. A. C. Smith said last night that he did not believe Col. Fowler or Mr. Cortelyou was behind the opposition to Mr. Loeb, but thought it proceeded from those who believed Mr. Loeb was a Jew. Mr. Loeb himself refused to discuss his exclusion.

No similar case has come up in the Union League Club since the blackballing of Theodore Seligman on April 12, 1893. This followed an excited meeting of the club, and caused the immediate resignation of Jesse Seligman, his father, who had been a member of the club for twenty-five years, and a Vice President for fourteen years. It was admitted that this action was due to racial prejudice on the part of the younger members, who voted down the older men and practically all the officers of the club. It was followed by the resignation of other Jews besides Jesse Seligman, and occasioned much discussion throughout the United States. The Republican County Committee, the Hamilton Club, and other organizations formally denounced the action of the Union League.

The policy of the club, however, was finally determined at that time, and as one member said yesterday, Jews have not sought admission since then.

AGREE ON RONALDS ESTATE.

Widow Withdraws Contest and Will is to be Probated To-day.

Special to The New York Times.

MIDDLETOWN, N. Y., Dec. 28.—The contest of the will of the late George Ronalds, which it was expected would be commenced before Judge John B. Sweesey in Goshen to-day, was withdrawn and the will probably will be probated to-morrow. When the case was called to-day it was announced that a satisfactory settlement had been made.

Two witnesses to the will appeared, but the third was unable to leave New York. He will be present to-morrow, however, and the will will be probated.

Judge Sweesey on Dec. 21 was notified that Mrs. George Lorillard Ronalds intended to object to the probate of the will under which she was to receive a third of the estate. The hearing was adjourned in the belief that a settlement would be made out of court.

The estate is valued at $600,000, and the wife received one-third and $3,000 additional; William H. Sage of New York, a friend of the deceased, received $25,000, and the remainder was bequeathed to the children of Alfred R. Conkling of New York, Mr. Conkling being named executor.

Mr. and Mrs. Ronalds were divorced in 1907. Mrs. Ronalds, who was Miss Edith Hoadley, has been living with her mother, Mrs Russell H. Hoadley, in 62 East Seventy-third Street, New York, while Mr. Ronalds lived in Tuxedo.

More Pay for Lehigh Valley Men.

WILKESBARRE, Penn., Dec. 28.—Information reached Lehigh Valley Railroad employes here to-day that the company officials have agreed to give the conductors a part of the advance in wages for which they asked and that the schedule offered is satisfactory to the members of the grievance committee which recently presented the demands. The men running from Buffalo to Jersey City will receive an increase of 40 cents a day. They now average about $175 a month.

TRACE SEIZED DYNAMITE.

Consigned to Contractor Tilestson of Havana—On Pier Four Days.

A gasoline launch owned by the Du Pont Powder Company and loaned to the Bureau of Combustibles for the occasion took aboard the ton and a quarter of dynamite left behind on Pier 8 of the Spanish Line by the steamer Santa Clara last Saturday, and transported the fifty cases in which the explosive was packed to the Government magazine on Riker's Island, where the stuff will be held pending a settlement of the question as to who was responsible for its presence, unguarded, on the East River pier.

Through the activity of a Cuban Secret Service agent, who suspected that the dynamite might have been shipped to Cuban insurrectionists, it was learned that the bill of lading showed the name of the consignee to be H. M. Tileston & Co., importers and exporters of the West Indies and South America, with local offices at 90 Wall Street. The "J. F." marked on the cases stood for José Fernandez, a client of Tileston & Co. The cases were left on the floor of the pier, the Secret Service agent explained, through a mistake of the stevedores of the Katherin W., the vessel that handled them, instead of being placed aboard the Santa Clara.

The invoice of the shipment, which passed through the Cuban Consul's office in regular form, showed that the cases were left at Pier 8, East River, by Capt. Ed. Traber of the Katherin W., at 11:40 A. M., Dec. 23. That means that the dynamite was left on the floor of the pier, fully exposed to passing trucks and surrounded by the hustle and bustle incident upon loading a South American freighter, from Friday morning of last week to 6 o'clock Tuesday night.

FILMS FOR COMMUTERS.

P. R. R. to Show Moving Pictures at Pittsburg While Waiting for Trains.

Special to The New York Times.

PITTSBURG, Penn., Dec. 28.—Commuters who use the big Union Station of the Pennsylvania Railroad in this city will no longer be bored while waiting for trains. The announcement was made to-day that moving picture shows will hereafter be presented to them in the station. The innovation met with instant favor from railroad officials when it was broached a few weeks ago, and negotiations are now being conducted with moving picture interests. The apparatus is expected to be installed in two weeks. The films will be changed daily, but the railroad officials propose to act as censors and to eliminate all objectionable pictures.

"There will be no pictures of train robberies," said Albert Swinehart, who is in charge of the Pennsylvania Railroad detectives, "nor of train wrecks. It would leave a bad impression on the minds of the travelers."

The innovation will dispense with the raucous-voiced train callers, for five minutes before trains leave announcements will be thrown on the canvas on which the pictures will be shown.

RAILWAYS LIABLE FOR LOSS.

Contracts Don't Free Them from Responsibility, Says Connecticut Judge.

NEW HAVEN, Conn., Dec. 28.—Judge Joel Reed, in the Superior Court to-day, ruled that a railroad in this State is a common carrier and responsible for all goods in its possession, regardless of special contracts. This ruling is believed to be the first of its kind made in the State.

The ruling was the outcome of a suit by the Tyler & Turner Co. to collect damages for the loss of theatrical property burned while being carried in a special car. A demurrer, made by the defendants, that liability was released by reason of a special contract for the transportation of the lost property, was overruled.

NO BAN ON CONFETTI.

New Year's Eve Orders to Police Do Not Refer to Rowdy Practices.

Police Commissioner Cropsey yesterday issued his orders to the police for their guidance on New Year's Eve. It contains no reference to the use of confetti, "ticklers," the "flying wedge," the "lock-step," and other forms of rowdyism popular with the rough element on that night.

The order provides for the detailing of 1,000 patrolmen to handle the crowds on Broadway and in Harlem. Every Inspector will be on duty in his district and will be assisted by twenty-five Captains, fifty Lieutenants, and 100 roundsmen. Night sticks will be discarded by the police on duty in handling the crowds.

In the neighborhood of Trinity Church, where the biggest crowd gathers to hear the chimes at midnight, 300 policemen will be on duty. From Wall Street to Fifty-ninth Street 500 patrolmen will be assigned to preserve order, and 200 will be on duty on the principal streets in Harlem.

RADLEY WINS AIRSHIP RACE.

Beats Ely and Parmalee in a Contest at Los Angeles.

LOS ANGELES, Cal., Dec. 28.—James Radley, in a French Blériot monoplane, beat Eugene Ely, driving a Curtiss racer, and Phil Parmalee, in a "Baby" Wright, in a race to-day. His time for the eight and three-quarter miles was 9:14 1-5, or an average of about fifty-seven miles an hour. Ely's time was 10:02 4-5, or about fifty-two miles an hour, and Parmalee's time was 10:35, or about forty-nine miles an hour.

"Mere exhibition flying is about to pass into the realm of commonplace," said Glenn H. Curtiss this evening. "The novelty of that has worn off, and henceforth racing will be the thing. The day is at hand when aviation meets will consist solely of racing."

Lincoln Beachy, the newest recruit to the Curtiss staff of aviators, met with disaster, his machine being completely wrecked.

Wm. Axt Conducts 'Naughty Marietta.'

William Axt, a young musical director, took charge of the orchestra of "Naughty Marietta" at the New York Theatre last night, making his American début as a conductor. He was born in New York, but studied abroad, principally under Xavier Schrmenka in Berlin.

YESTERDAY'S FIRES.

A.M.	Loss.
12:35—2,304 Amsterdam Av.; G. Stahl	$1,000
12:45—2,508 Amsterdam Av.; A. Muesel	$2,000
1:15—56 Eldridge St.; unknown	$10
2:20—10 Rivington St.; L. Goldman	$100
3:10—311 East 125th St.; A. Weiss	None
3:53—754 Tremont Av.; W. Mulligan	Trifling
8:15—39 Attorney St.; A. Feur	Trifling
9:10—316 East 102d St.; J. Millenbrock	$10
9:40—138 2d Av.; J. Weisfogel	$25
9:50—72 West 88th St.; J. Myers	$500
10:10—65 East 99th St.; J. Satz	Trifling
11:10—238 East 95th St.; M. Gorenstein	$25
11:20—253 Columbus Av.; D. Buckley	$200
P.M.	
12:30—30 Church St.; Schultze Cigar Co.	Trifling
1:20—In front of 408 West 36th St.; Thonet Furniture Company	$500
2:25—1,298 3d.; city property	Unknown
2:30—117 East 110th St.; B. Goldstein	Trifling
3:35—168 Brook Av.; S. Grossman	None
3:40—513 East 11th St.; B. Kreuse	$25
5:15—607 1st Av.; A. Rosenblum	$25
5:30—65 East 99th St.; L. Schwartz	$50
5:55—305 West 38th St.; Premier Rubber Tire Company	$1,500
6:17—1,475 2d Av.; I. Berman	$10
6:30—87 Chrystie St.; J. Goldberg	$400
6:40—192 Spring St.; J. Caputo	Trifling
8:25—205 W. 78th St.; M. Cortright	$25
8:30—177 South St.; Cotignolia Bros.	$25,000
8:40—47 New Bowery; Joseph Heichel	$1,000
9:35—160 W. 27th St.; unknown	Trifling
9:50—24 Elm St.; F. Huhn	$3,000

CAT THAT TALKS ASKS FOR MILK AND MAMMA

Billikin Is a Waif, but There Are Aristocratic Felines in Garden Show, Too.

ONE TABBY WORTH $1,000

Mrs. Clafton, However, Would Not Part with Duke of Southampton for Much More Than That Price.

Cats of high degree with proud and haughty manners were benched at the ninth championship cat show of the Atlantic Cat Club in the Concert Hall of Madison Square Garden yesterday in conjunction with the Poultry Show which occupies the Garden arena during this week. While the favor of cat fanciers in the past has run to white cats, this year's show is typically a silver show, the silver classes predominating. The silvers are divided into four classes, smokes, chinchillas, shaded silvers and silver tabbies. The present exhibition is the largest and most complete display of high bred felines ever exhibited in this country. There are 256 cats crowded on the benches, every available bit of room being taken up.

The honor of being the best long haired neuter silver cat of the show fell to the Duke of Southampton, owned by Mrs. F. Llewellyn Clafton of the Hotel Ansonia. Mrs. Clafton said yesterday that the Duke was worth $1,000, but she wouldn't part with the prize winner for twice that sum. The cat came from the estate of the Duke of Devonshire in England and is six years old. The Duke is in a cage decorated with smilax and orchids and reclines lazily on pillows of royal purple satin and appears to be perfectly satisfied and comfortable. This cat doesn't sip its milk from an ordinary crockery saucer, mind you, but from a shell of frail, delicate Dresden china.

The only talking cat in the world is on view. Billikin is his name and is owned by Mrs. Julia H. Chadwick of East Hampton, L. I. Billikin is a waif cat and no one knows his pedigree. Billikin makes a noise which sounds suspiciously like "milk" and he can also say "mamma." Another waif cat at the show is King Bronze, owned by Mrs. H. V. Furness, the Secretary of the show. King Bronze is a tabby and Mrs. Furness coaxed him from a back fence in darkest Harlem on a cold night a few weeks ago and took him home to a warm spot by the fireplace. The waif is entered in class 100 and may capture a prize.

The most mysterious cat of the show is White Ghost, entered by Mrs. F. B. Harris of the Brooklyn Navy Yard. White Ghost has scared more than one sailor at the navy yard late at night by his mysterious wanderings. All the jack tars call the cat "Spooky" for they can spot him 100 yards away on the darkest night. Another unusual cat is Dixie, a cream colored neuter who has played more one night stands than any cat in the country. Dixie belongs to a well-known actress and is known in the hotel lobbies in many cities, for Dixie always goes on the road with its owner. The Bide-a-wee Home has an unusual waif on exhibition called Bide-a-wee, a pansy-faced kitten that was picked up on the streets.

The only white Australian kitten ever shown in this country is Orama, owned by Mrs. J. C. Mitchelson of Tariffville, Conn. There are nine valuable Australias benched this year, the largest number ever brought together at a show here. There are also several handsome Manx cats, some of them recently imported. Sixteen champions, whose reputations were established at previous shows, hold a place of honor on the bench. An imported cat which is attracting much attention is Regal Teddy Bear, imported recently by Mrs. Clifford B. Harmon of Greenwich, Conn.

The value of the cats ranges anywhere from $50 to $1,000, and at night when the show closes the task of watching these thousands of dollars worth of felines is intrusted to Kelly, a keen-eyed watchman at the Garden. All night long Kelly paces up and down among the cages and hasn't yet discovered as much as a mouse in the place. Champion Siam de Paris is the finest type of Siamese cat and is owned by Miss Jane Cathcart of Oradell, N. J.

People streamed through the Garden all day yesterday looking at the large exhibit of poultry. The judging was commenced yesterday and among the winners was a Japanese exhibitor, Yamo-No-Uchi, a chicken fancier of Napanoch, N .Y.

The Cat Show will continue to-day and Friday and the Poultry Show will close on Saturday night.

ORVILLE WRIGHT RETURNS.

Aviator Says Europe Has No New Ideas in Flying.

After a stay of several weeks in Paris and Berlin, where he studied the aviation situation, Orville Wright returned yesterday on the White Star liner Oceanic. Mr. Wright declared that Americans were keeping fully abreast of the times and had little to fear from foreign manufacturers and fliers. When asked if he had brought any new ideas back with him he replied: "We do not go to Europe for new ideas in flying."

Mr. Wright's trip abroad was for business purposes. He visited Germany and France in the interest of the Wright company, and talked over technical details with the representatives of his company abroad. He expressed himself as perfectly satisfied with the progress that was being made by the men flying the Wright machines. Mr. Wright was particularly pleased with the recent altitude record made by Archie Hoxsey.

The only limit, said the aviator, that can be placed on the height that will soon be obtained in an aeroplane is the limit of human endurance. Heights will be reached when a man cannot exist.

CORNELL CHESS MEN LEAD.

Ithacans Wrest First Position from Pennsy in Triangular League.

Cornell wrested the lead from Pennsylvania in the annual tournament of the Triangular College Chess League by winning both games in the second round contested at the rooms of the Rice Chess Club in the Café Boulevard in this city yesterday. Brown's representatives were both defeated. Pennsylvania took the game between the two senior players of the leading teams in the opening round, but Cornell won when the junior members of the same teams came together yesterday. As a result of the day's play Cornell's total number of points was increased to 3, Pennsylvania's to 2½, while that of Brown remained at ½ point.

Frank K Perkins and Arthur Ehrlich won for Cornell, and Norman T. Whitaker scored the game for Pennsylvania. Ehrlich and Whitaker had clean scores, each credited with two victories.

CULTURE IS SAFE HERE.

Commissioner Draper Derides Fear That We Are Too Materialistic.

Special to The New York Times.

ROCHESTER, Dec. 28.—Fear expressed by timid ones that New York State folk are in danger of losing their hold on culture and on the arts, was derided to-day by State Commissioner of Education Andrew S. Draper, before the State Convention of Teachers. In his speech on the education that concerns New York he said:

"There are some precious souls who fear that we are in danger of becoming too materialistic; that Latin and Greek and poetry and music will fall into disuse, and that the people of the State of New York will forget about the kinds of learning which relate exclusively to the mind and bear upon the things of the spirit.

"They apprehend, I suppose, that there may be shoe shops on Wall Street and sawmills on Broadway. They see the time when they may need a doctor and not find one, and when their sons may hunger for a church and there be none to go to.

"Let there be no prolongation of distress on this account. There is no danger. Our democracy is to be worked out both educationally and industrially just as much as it is politically and religiously.

"New York will never relax her grasp upon the things which culture the minds and souls of men, but it is to be hoped that she will realize better than she has that the finest and the deepest culture comes through work, that work by the hand and work by he head are yoke-fellows in our free civilization, and that both the rights and the prosperity of the people hinge upon the professional and industrial equilibrium of her tax-supported education.

THE POLICEMAN ON THE PLAY

Sergt. Quackenbos's Scholarly Report on 'La Samaritaine' Surprises Cropsey.

Sergt. George H. Quackenbos, attached to the Information Bureau of Police Headquarters, is the author of a criticism of Rostand's "La Samaritaine," played by Mme. Bernhardt at the Globe Theatre on Dec. 26. Quackenbos was ordered to report on the play in view of the recent complaint made to Mayor Gaynor against the play by Edward Feeney, President of the American Federation of Catholic Societies.

Quackenbos's report, which reads more like a literary criticism of the play than a policeman's notes, was submitted to Commissioner Cropsey yesterday. The report gives a good synopsis of the plot of the play, finding it inoffensive to any but persons of extreme religious belief, and concludes:

"As to the relative merits of the play, personally, I consider it weak and insipid, devoid of force, and the plot much injured by the apparent effort to eliminate from it everything forceful and decided, with the evident intention of placing upon it a construction so loose and open that even the most biased opinion should find no cause for reproach."

Quackenbos is an accomplished linguist. He lives at West New Brighton, Staten Island, and has been on the police force since November, 1896.

NIGHT RIDERS SENTENCED.

Heavy Fines and Prison Terms for Prominent Alabama Residents.

Special to The New York Times.

MOBILE Ala., Dec. 28.—In the United States District Court here, sentence was passed to-day on prominent citizens of Baldwin County convicted of attacking D. L. Comstock of Bayminette in Baldwin County, Ala. The convicted men, with masks on, went to the home of Comstock and threatened to kill him if he did not leave the country and sell out his farm.

The court was severe in its punishment because Comstock lived on Government property. Rosswald H. Stapleton was fined $500 and sentenced to 18 months imprisonment, George P. Tomey, $200 fine and 15 months' imprisonment; George Brooks, $200 fine and three months' imprisonment; Robert Robinson, $200 fine and three months' imprisonment; William Gunn, $100 fine and 60 days in jail; James R. Gunn, $100 fine and ten days in jail.

As the Gunns are father and son, the Judge said he had been merciful to them on account of their families. Dick Garman was fined $100 and sent one day to jail. His sentence was light on account of his turning State's evidence.

FOR UPLIFT OF ATHLETICS.

Intercollegiate Association to Discuss Knotty Problems Here To-day.

What promises to be the most important session ever held by the Intercollegiate Athletic Association will be held at the Hotel Astor to-day when delegates from universities, colleges, and schools in all parts of the country will meet to discuss football, Summer baseball, professional coaching, and other topics which affect the status of amateur athletics. Five colleges have applied for admission, and these are: Connecticut Agricultural College, University of Wisconsin, Carnegie Technology, Grinnell College of Grinnell, Iowa, and Alabama Polytechnic College.

Last night at the Astor the Executive Committee of the organization met and discussed the subjects which will come up for consideration to-day. The enforcement of the new football rules by the officials during the past year and the Summer baseball question are among the subjects which were discussed, and which will come up to-day at the general meeting.

One of the interesting features about the meeting will be the announcement of the answers which have been made by different colleges to a set of five questions which the association sent out after the football season. Answers have been received from nearly every college or university identified with the organization. The five questions are as follows:

1. Are the present football rules satisfactory? If not, suggest changes for their improvement.
2. Should coaching be limited to Faculty and alumni members?
3. Were the football rules satisfactorily enforced by the officials during the past season in your vicinity?
4. Are the amateur laws in relation to Summer baseball enforced in your locality?
5. What, in your opinion, is the solution of the Summer baseball question?

At to-day's meeting addresses will be delivered by Capt. Palmer E. Pierce, U. S. A., President of the association; Prof. R. Tait McKenzie of Pennsylvania, Prof. Arthur G. Smith, of University of Iowa, and the Rev. Charles F. Aked, D. D., of this city. The most important business of the session will be the appointment of the Football Committee. This committee will meet next month and suggest any changes in the rules which it may deem necessary. The organization, however, will discuss this topic freely at to-day's meeting.

CRUSADE ON DYNAMITERS.

Los Angeles Citizens Take Steps for Forming Vigilance Committee.

Special to The New York Times.

LOS ANGELES, Dec. 28.—The first active steps toward the formation of a Vigilance Committee were taken to-day after two days of conferences between the Chamber of Commerce and the Merchants and Manufacturers' Association. The dynamiting of the Llewellyn Iron Works on Christmas morning was the spark that set afire public opinion and brought about to-day's secret meeting. At its close it was said that the organization of a Vigilance Committee had begun. It was also officially announced that scores of business men had volunteered to serve on the committee and that the total membership would be limited for the present to 1,000.

For nearly two hours the question was discussed by over 500 prominent business men. The history of the dynamiting of The Times was related and evidence was presented indicating that a conspiracy exists to perpetrate more dynamiting against open-shop industries. The belief that union labor is planning a reign of terror here is openly expressed and members of the two organizations said that strong evidence to that effect was presented to them. It was evident that every one attending the meeting believed that prompt action must be taken to protect industrial property in he city. Another meeting will be held to-morrow.

BAR MRS. HOWE'S PORTRAIT.

Plan to Place It in Faneuil Hall Vetoed by Officials.

BOSTON, Dec. 28.—Friends and admirers of Mrs. Julia Ward Howe expressed disappointment to-day when it became known that the Municipal Art Commission had refused to permit a portrait of the noted woman to be placed in Faneuil Hall.

Shortly after the death of the author of the "Battle Hymn of the Republic" a memorial committee was formed, and this committee made all preparations to have a portrait of Mrs. Howe painted by her son-in-law, John C. Elliott, and placed in Faneuil Hall.

Secretary J. Templeman Cooledge, Jr., of the Municipal Arts Commission stated to-day that the commission had decided to refuse to sanction the plan. He said that the commission considered that a more appropriate memorial to Mrs. Howe would be a bust, and that a more appropriate place for the bust would be the Boston Public Library. Portraits of Washington, Lincoln, and a number of other famous American men hang in Faneuil Hall.

SALE ON SECOND FLOOR
To-day we offer the fine imported stock of McGrane & Wemlinger of 259 Fifth Ave. Their price for suit or overcoat to measure was from $80.00 to $100.00. Our price is $25.00. The assortment is very large and select.
ARNHEIM, Broadway & 9th St.

Kennedy
12 Cortlandt St.
Men's Department Store
Tan Shoes, Short Vamp $2.97 & $3.98
The smartest styles you ever saw.
Russet Storm Shoes, $2.95; worth $5.00
After Christmas Opportuntiy
Arch Prop Shoe $2.97
Worth $4.00
ARCH SUPPORT
STEEL SHANK
Underwear
Broken lots & Broken prices
at 79c a garment
worth 1.00, 1.50 & 2.00
Merino, Natural Wool & Balbriggan, light & heavy weight.
Fancy Stiff Shirts, 98c, Value 1.50; cuffs attached or detached.
White Dress Shirts, 98c, worth 1.50 with cuffs attached

TRADE E&W. MARK
The New No. 5
As a dress shirt, all details improved; four stud holes in bosom, three to show.
Combed yarn in body.
EARL & WILSON.
At leading Haberdashers.

If you have trouble with your WATCH
Lester Cerf will fix it
Repairs, rebuilds and makes Watches, Clocks, and Chronometers
49 Maiden Lane, New York.

COLONIAL Daily Mat. 25c. Gertrude Hoffmann, Charlotte Parry & Co., Barnes & Crawford, oths.
ALHAMBRA Daily Mat. 25c. Nat. M. Wills, The Little Stranger, Morton & Moore, others.
BRONX 149th St. & 3d Av. Daily Mat. 25c. Chas. Grapewin & Co., Homer Miles & Co., Haines & Vidocq, others.
PLAZA 59th St. & Mad. Av. DAILY MAT. 25c. VESTA VICTORIA 22 ALL STAR ACTS Curtain, 1:30 & 7:30.
AMERICAN 42d St., nr. B'way. Daily Mat. 25c. Curtain, 1:30 & 7:30 22 ALL STAR ACTS CONSUL, "Harlequinade," Nana, Kara, Geo. W. Day, Parisian Models, oths.
Keith & Proctor's 5TH AVE. 28th St. B'way. Daily Mat. 25 & 50c. Edwin Stevens & Co., Bert Levy, Chas. Van. Lillian Shaw, & Fannie "Tom Walker on Mars."

Wallach Bros.
Third Ave., Cor. 122d St. (Open Evenings.) 1195 Broadway, Just below 29th St. 246-248 W. 125th St. (Open Evenings.)
Prices Reduced
HART, SCHAFFNER & MARX
WINTER SUITS
All our Fancy Winter Suits have been reduced to these prices:
$45 and $50 Suits . . now $35.00
$40 Suits . . . . . now $30.00
$30 and $35 Suits . . now $25.00
$25, $28 and $30 Suits . . now $19.50
$18, $20, $22.50 and $25 Suits now $16.50
We include every Raincoat and Fancy Fall Overcoat.

3 Clothing Shops
150 Nassau Street
27 New Street
42d St. and 5th Ave.
The tailoring counts in a dress suit. Our hand tailored Dress and Tuxedo suits are perfect models, elegantly finished and moderate in price.
Dress Overcoats of All Kinds $25 to $55
WEBER & HEILBRONER (9 Shops)
Haberdashery Hats Clothing

NEW YORK'S LEADING THEATRES.
EMPIRE B'way, 40th St. Ev. at 8:15. Mats. Wed & Sat. at 2:15. WM. GILLETTE in SHERLOCK HOLMES. Next Mon. Eve.—ETHEL BARRYMORE.
LYCEUM 45th St., nr. B'way. Ev. 8:15. Mats. To-day, Sat. & Mon. at 2:15. MISS BILLIE BURKE in SUZANNE
GARRICK 35th St., near B'way. Eves. 8:20. Mats. Wed., Sat. & Mon., 2:15. ANNIE RUSSELL in THE IMPOSTOR
KNICKERBOCKER, B'way & 38th St. Eve. 8:20. Matinees Sat. & Mon. 2:15. The Foolish Virgin with MRS. PATRICK CAMPBELL
CRITERION B'way, 44th St. Eve. 8:20. Last Matinee Sat. 2:15. Engagement Ends Saturday Night. THE COMMUTERS By JAMES FORBES. NEXT WEEK—WM. GILLETTE in Repertoire.
HUDSON 44th St., nr. B'way. Ev. 8:30. Matinees Wed. & Sat. 2:15. DAVID BELASCO Presents BLANCHE BATES in NOBODY'S WIDOW. Extra Matinee New Year's, Monday.
NEW AMSTERDAM W. 42 St. Eves. 8:15. Mats. Wed. & Sat. 2:15. Lina Abarbanell with Ralph Herz MADAME SHERRY. Extra Matinee New Year's, Monday.
LIBERTY W. 42d St. Overture, 8:15. Mats. Wed., Sat. & Mon., Jan. 2. CHARLES DARNTON said: CHRISTIE MACDONALD SCORES THE GREATEST PERSONAL TRIUMPH IN OUR GREATEST MUSICAL COMEDY YEAR IN THE SPRING MAID with its heart throbs and foliage of real humor. its waltz makes 'The Merry Widow' resolve itself into a funeral march."
NEW YORK B'way and 45th St. Eves. 8:15. Matinee Saturday, 2:15. Mlle. EMMA TRENTINI in Naughty Marietta By Victor Herbert and Rida Johnson Young. WITH ORVILLE HARROLD. Extra Mat. New Year's, Mon., Jan. 2.
GAIETY B'WAY & 46TH ST. EVES. 8:15 MATS WED. & SAT. 2:15 COHAN'S BIGGEST HIT GET-RICH-QUICK WALLINGFORD
Joe Weber's, B'way, 29th. Mats. Sat. & Mon. ALMA WHERE DO YOU LIVE? with TRULY SHATTUCK and JOHN M'CLOSKEY.
BIJOU 30th St., B'way. Eves. at 8:20. Mats. Wed., Sat. & Jan. 2, 2:20. ZELDA SEARS in THE NEST EGG LAST TWO WEEKS.
GRAND Opera House, W. 23 St. Mat. Sat. THE LILY Next Week | THE GIRL IN THE TAXI with CARTER DE HAVEN.
CHARLES DILLINGHAM'S GLOBE Broadway & 46th St. Evenings at 8 sharp. Matinee at 2. LAST 3 NIGHTS, LAST 2 MATS. MME. SARAH BERNHARDT To-night, JUDAS & PHEDRE; To-morrow Mat., MADAME X; To-morrow Eve., L'AIGLON; Sat. Mat., JEANNE D'ARC. Saturday Evening Last Night FEDORA, Act VII. L'AIGLON, Act. II. PHEDRE, Act. II. CAMILLE, Act V. NEXT MONDAY EVE. ELSIE JANIS Seats To-day. in THE SLIM PRINCESS with JOSEPH CAWTHORNE.
LYCEUM THEATRE..........SPECIAL FRIDAYS Jan. 6-13, 20 and 27 at 3:30 o'cl. BEATRICE HERFORD in her original monologues.

NATIONAL ACADEMY OF DESIGN WINTER EXHIBITION NOW OPEN. Adm. 50c. Fine Arts Galleries, 215 & 217 W. 57th St. 10 A. M. to 6 P. M. and 8 to 10 P. M. NOTE.—The Exhibition will be open New Year's, Monday, 10 A. M. to 6 P. M. Adm. Free.
BELASCO 44th St., nr. B'way. Ev. 8:30. Mats. Tdy. & Sat. & Jan. 2, 2:20. THE NEW COMEDY "THE CONCERT"
REPUBLIC W. 42d St. Ev. 8:15. Mats. Wed. & Sat. & Jan. 2, 2:15. REBECCA OF SUNNYBROOK FARM
MANHATTAN OPERA HOUSE. W. 34th St. Ev. 25c-$1. Daily Mat. 15c-50c. Frank Fogarty, Murphy & Nichols, 12 others.
Hammerstein's Victoria, 42d St. Daily Mat. Belle Blanche, Ben Welch, Belle Baker, Raymond & Caverly & 10 others.
EMPIRE THEATRE.—TO-DAY at 3. ELLEN TERRY Discourse With Acting, "Children in Shakespeare."
METROPOLITAN OPERA HOUSE
To-night at 8, Tannhaeuser. Mmes. Weidt, Fremstad, Sparkes; MM. Slezak, Soomer, Hinckley, Hall, Hinshaw, Gunther. Cond., Hertz.
Fri. Evg. at 8, Rigoletto. Mmes. Lipkowska, Flahaut; MM. Smirnoff (debut), Amato, de Segurola, Rossi. Cond., Podesti. Divert't, Pavlowa-Mordkin.
Sat. Mat. at 2, La Gioconda. Mmes. Destinn, Wickham, Claessens; MM. Caruso, Amato, de Segurola. Cond., Toscanini.
Sat. Evg. (New Year's Eve.) at 8, Koenigskinder. Mmes. Farrar, Homer, Wickham, Mattfeld; MM. Jadlowker, Goritz, Reiss, Didur, Pini-Corsi, Hinshaw. Cond., Hertz.
Sun. Evg. at 8:30. At Popular Prices, Grand Sunday Night Concert in honor of Prof. Dr. Engelbert Humperdinck.
New Year's Day, Mon., Jan. 2, Mat. at 1 o'clock. Last Time This Season, PARSIFAL
Mon. Evg., (New Year's Night), Faust. Mmes. Farrar, Maubourg, Mattfeld; MM. Jadlowker, Rothier, Gilly, Begue. Cond., Podesti. Followed by Divertissement, Pavlowa-Mordkin.
Wed. Evg., 7:45, Tristan und Isolde. Mmes. Weidt, Homer; MM. Burrian, Soomer, Hinckley, Reiss. Cond., Toscanini.
Thurs. Evg., Girl of the Golden West. Original cast, including Destinn; Caruso, Amato, Gilly. Cond., Toscanini.
Fri. Aft., Jan. 6, at 2, Spec'l Pop. Price Mat., Haensel und Gretel—Pavlowa-Mordkin and Russian Dancers.
BROOKLYN ACADEMY OF MUSIC.
Tues. Evg., Jan. 3, at 8, Triple Bill: Cavalleria Rusticana—Pagliacci. Mmes. Morena, Gluck, Flahaut, Mattfeld; MM. Caruso, Martin, Amato, Bada, and Divert't, Pavlowa-Mordkin and Russian Dancers.
WEBER PIANO USED.
CARNEGIE HALL. JAN. 4 & 11, AT 8. TWO WAGNER CONCERTS. Mme. Lillian NORDICA NEW YORK SYMPHONY ORCHESTRA. Mr. WALTER DAMROSCH Conductor. Entire Scenes from Walkuere, Siegfried, Gotterdammerung, Tristan & Isolde. Tickets $2 to 50c., Boxes $15 & $12. On sale now Box Office & Symphony Office, 1 W. 34th.
PHILHARMONIC —SOCIETY OF NEW YORK— GUSTAV MAHLER, Conductor. Carnegie Hall, To-morrow Afternoon at 2:30. Soloist EDOUARD DETHIER All-Tschaikowski Program 2d Symphony D Major Concerto—Suite No. 1. Tickets 50c. to $2. Mgt. Loudon Charlton. Seats now on sale for the GADSKI WAGNER program, Jan. 10-13.
YALE Dramatic Association WALDORF-ASTORIA Next Mon. & Tues. Ev. 8:30, & Tues. 2:30. "IL VENTAGLIO" (in English) Seats on Sale at Special Booth. Next Sat. Eve., Brooklyn Academy of Music.
IRVING PLACE THEATRE. 15 St. & Irv. Pl. ERNST VON POSSART and His Ensemble. To-night, 8:15, FREUND FRITZ; Fri. Eve., MERCHANT OF VENICE; Sat. Eve., AUF KOENIGS BEFEHL & GELEHRTE-FRAUEN.
CHOICE SEATS ALL THEATRES NEW YEAR EVE. THEATRE Ticket Library 212 W. 42d St. Phon. 474 Bry.

THE NEW THEATRE Cent. P. W. 62d-63d Sts. Phone 8800 Col. To-night at 8:30. Sat. Mat. at 2. Wilhelm Meyer-Forster's Romantic Drama, OLD HEIDELBERG Friday and Saturday Nights at 8:30, Pinero's Powerful Drama, THE THUNDERBOLT Next Week: Mon. (Extra Mat.), also Mon., Wed. & Thurs. Evgs., Wed. & Sat. Mats., Old Heidelberg; Tues. & Fri. Evgs., The Thunderbolt; Sat. Night (Premier), Vanity Fair.
MAJESTIC Broadway and 59th St. Evenings at 8:30. DAILY MATINEES THIS WEEK, 2:15. Maurice Maeterlinck's THE BLUE BIRD "The Blue Bird for Happiness." Original Cast.
America's Foremost Theatres and Hits.
HIPPODROME Entire Block, 6th Av., 43-44th Sts. Evs. at 8. Daily Matinees at 2. Best Seats $1.00. The International Cup | Ballet of Niagara | The Earthquake | 12 New Circus Acts. Ellsworth's Oberammergau Pictures (Passion Play) Sunday Aft. and Evg. Pop. Prices, 25c, 50c, 75c.
Nazimova's 39th St. Thea. 39th, nr. B'way. Evs. 8:15. Mats. Sat., Mon. & Wed., 2:15. Beginning TO-MORROW NIGHT, WE CAN'T BE AS BAD AS ALL THAT A New Play by HENRY ARTHUR JONES.
BROADWAY B'way & 41. Evs. 8. Prices 50c to $1.50. Last Week. Matinee Sat. at 2. SOTHERN—MARLOWE To-night, "As You Like It"; Fri. Night, "Taming of the Shrew"; Sat. Mat., "Merchant of Venice"; Sat. Night, "Twelfth Night." Beginning New Year's Mat., Mon., Jan. 2, DUSTIN FARNUM in THE SILENT CALL SEATS ON SALE TO-DAY.
William Collier's Comedy Thea. 41st, E. of B'way. Evs. 8:15. Mats. Sat., Mon. & Tues. 2:20. WILLIAM COLLIER in "I'LL BE HANGED IF I DO."
Maxine Elliott's Thea. 39th, bet. B'y & 6th Av. Evs. 8:30. Mats. Sat., Mon. & Wed., 2:30. Charles Klein's New Play, THE GAMBLERS with George Nash.
LYRIC 42d St., W. of B'way. Evgs. 8. Mats. Sat., Mon. & Wed., 2:30. MRS. LESLIE CARTER in "TWO WOMEN."
CASINO B'way and 39th. Evs. 8:15. Last Week. Matinee Sat., 2:15. SAM BERNARD in "He Came from Milwaukee." Beginning New Year's Night, Mon., Jan. 2, A New Musical Comedy, MARRIAGE a la CARTE Seats on Sale To-day.
DALY'S B'way & 30th St. Evgs. 8:30. Matinee Sat., Mon. & Wed., 2:30. "Best Farce in Ten Years."—Eve. Mail. BABY MINE
Lew Fields' HERALD SQ. B'way & 35th St. Evs. 8:15. Mats. Sat., Mon. & Wed., 2:15. LULU GLASER in THE GIRL AND THE KAISER.
HACKETT 42d St., W. of B'way. Evgs. 8:20. $1.50. Matinee To-day, 2:15. LAST 4 TIMES ALBERT CHEVALIER in DADDY DUFARD
OPENING Next Mon. NEW YEAR'S NIGHT Wm. A. Brady (Ltd.) Presents OVER NIGHT A Farcical Comedy by Philip H. Bartholomae. SEATS NOW ON SALE.
CIRCLE Broadway and 60th St. Evs. 8:15. Last Matinee Saturday 2:15. LAST WEEK. MOTHER Beginning New Year's Mat., Mon., Jan. 2, LEW FIELDS' THE MIDNIGHT SONS
WEST END 125th, W. of 8th Av. Evs. 8:15. Matinee Saturday, 2:15. DOUGLAS FAIRBANKS in THE CUB Next w'k—Marie Cahill in "Judy Forgot."
WALLACK'S B'way & 30th St. Evgs. 8:20. Mats. Wed. & Sat. 2:15. THE GREATEST SUCCESS IN MANY YEARS Louis N. Parker's Comedy of Happiness, POMANDER WALK From first to last you are pleased, or nothing on this earth can please you.—Tribune. New Year's Matinee Mon., Jan. 2, at 2:15.
LYCEUM THEATRE. 45th St. TO-MORROW FRIDAY, at 4 o'cl. AUCTION Sale of Orchestra Seats and Boxes for MARCUS R. MAYER Testimonial Performance (New Amsterdam Theatre, Jan. 13.) Auctioneers will include: WM. COLLIER; WILTON LACKAYE; MACLYN ARBUCKLE; AUGUSTUS THOMAS; CHARLES J. ROSS; TOM WISE; JOS. R. GRISMER AND OTHER Well Known Players and Managers.
CLOSES SATURDAY NIGHT Open 9 A. M. to 10:30 P. M. MADISON SQUARE GARDEN. NEW YORK POULTRY, PIGEON, and PET STOCK ASSOCIATION (LTD.) TWENTY-SECOND ANNUAL SHOW. Grand Display of All Breeds: Pretty Pigeons, Game Birds, Bantams, Fancy Fowls, Exhibition Yards, Incubators, Song and Cage Birds, Cavies, Rabbits. Atlantic Cat Club Show To-day and To-morrow. Adm. 50c. Children 25c.
CHRISTMAS PERFORMANCE FOR YOUNG AND OLD The Children at Bethlehem Gabriel Pierne, sacred mystery play arranged for stage production, with scenery, costumes, soloists, chorus and orchestra by WALTER DAMROSCH. TO-DAY AT 3 AT CARNEGIE HALL. Tickets at 1 W. 34th St. and at Box Office.
Berkeley Theatre 44th St., near 5th Av. Beg. Wed. Eve., Jan. 4 The Morality Play MANKIND and the Miracle Play SECOND SHEPHERD'S PLAY Evs. 8:30. Mats. Thurs. & Sat. 3. 50c. to $1.50.
ASTOR B'way, 45th St. Evs. 8:20. Mats. Wed. & Sat. 2:20. Wed. Mat. 50c.-$1.50. EXTRA MATINEE JAN. 2. The Aviator with WALLACE EDDINGER.
ACADEMY of Music, 10-20-30c. Uncle Tom's Cabin Next Week—"The Children of the Ghetto."
OLYMPIC East 14th St. Matinee To-day. FRED IRWIN'S MAJESTICS.
MURRAY HILL. Mat. To-day. Smoking. Evs. 8:15. Burlesque—THE CRACKER JACKS.
COLUMBIA COLLEGE GIRLS. Pop. Mat. To-day. 15c, 25c, 50c. Evs. & Sat. Mat. 25c to $1. Smoking.
BROOKLYN AMUSEMENTS.
ORPHEUM Mat. Daily, 25c MASTER GABRIEL & CO., CLARA BELLE JEROME & CO., ELLIS NOWLIN TROUPE, McConnel & Simpson, Arthur Deagon.

GUIDE FOR DINERS
Telephone Your Reservation.
LÜCHOW'S
108 to 112 East 14th St. (Tel. 1480 Stuyvesant).
FAMOUS GERMAN RESTAURANT,
A LA CARTE AND TABLE D'HOTE.
Music by THE VIENNA ARTIST ORCHESTRA.
WURZBURGER HOFBRAU.
Pilsener Genossenschafts Brauerei
GRAND PRIX—Brussels Exposition.
CAFE MARIN Best Table d'Hote, 50 cents, with wine. Home cooking. 295 7th Av.
THE STANDARD FOR CHAMPAGNE QUALITY
POMMERY "Sec" AND Brut